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FORTY-FIRST

ANNUAL REPORT

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OF THE

INSURANCE DEPARTMENT

OF

MONTANA

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For the Year Ended
December 31, 1946

OFFICE OF THE STATE AUDITOR

JOHN J. HOLMES

State Auditor and Commissioner of Insurance

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FORTY-FIRST ANNUAL REPORT

STATE OF MONTANA

OFFICE OF THE STATE AUDITOR
INSURANCE DEPARTMENT

Showing Summary of Insurance Business Transacted During the Year Ended December 31, 1946, as Shown by the Annual Statements of All Companies Authorized to Do Business in Montana, and Containing a Fire-Loss Report of the State Fire Marshal.

JOHN J. HOLMES
State Auditor and Commissioner of Insurance

J. D. KELLEY
Deputy Commissioner of Insurance

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OFFICE OF THE STATE AUDITOR

Insurance Department

June 1, 1947

To His Excellency,
Sam C. Ford,
Governor of Montana.

Sir:

I have the honor to submit herewith the forty-first annual report of the Insurance Department of the State of Montana for the year ended December 31, 1946.

Respectfully submitted,

JOHN J. HOLMES,

State Auditor and
Commissioner of Insurance

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GENERAL INFORMATION

State Auditors in Charge of Insurance

E. A. Kenney	1889-1893
A. B. Cook	1894-1897
T. W. Poindexter, Jr.	1898-1901
J. H. Calderhead	1902-1905

State Auditors and Commissioners of Insurance

H. R. Cunningham	1906-1912
C. M. McCoy	1913-1913
Wm. Keating	1914-1917
Rufus G. Poland	1918-1919
George P. Porter	1919-1932
John J. Holmes	1933-

All insurance matters from Statehood, 1889 until 1909, were handled by the State Auditor's Office. Chapter 12, Session Laws Eleventh Legislative Assembly, 1909, approved February 13, 1909, created the office of the Commissioner of Insurance, whereupon a Department of Insurance was formed.

Annual reports on Insurance were prepared and published by the State Auditor for the years 1906, 1907 and 1908 and subsequently by the Insurance Department.

April 9, 1888, appears to be the first record of a Fire Insurance Company formally admitted to Montana, then a Territory; the Fire Association of Philadelphia holds this honor.

The Northwestern Mutual Life Ins. Co., Milwaukee, Wis., was admitted March 27, 1882. This is the first recorded date of a life company license.

Insurance Department Receipts

1924	$290,901.91	1935	289,478.93
1925	285,562.24	1936	303,406.38
1926	308,240.23	1937	341,981.84
1927	326,606.26	1938	359,363.00
1928	345,876.33	1939	366,417.05
1929	371,500.51	1940	375,629.45
1930	378,969.40	1941	378,164.10
1931	358,806.99	1942	398,904.92
1932	334,357.27	1943	393,690.67
1933	300,009.03	1944	422,001.07
1934	263,978.73	1945	456,393.62

Receipts of the Insurance Department for the year ended December 31, 1946, all of which have been paid over to the State Treasury pursuant to law:

Admission Fees	$ 4,500.00
Annual Statements Filing Fee	10,100.00
Company Licenses	42,095.00
Taxes on Premiums—All Companies	400,391.17
8,488 Agents Licenses at $5.00 Each	42,440.00
Annual Statements, Fraternal	345.00
Service of Process	66.00
TOTAL	$499,937.17

Department license year ends March 31. The above receipts are of and concerning the calendar year.

UNAUTHORIZED INSURANCE

By

JOHN J. HOLMES

State Auditor and Commissioner of Insurance

REASONS WHY INSURANCE BY COMPANIES LICENSED IN MONTANA IS PREFERABLE TO INSURANCE OF COMPANIES NOT LICENSED IN THE STATE.

Non-admitted companies pay no fees or taxes into the State of Montana for the privilege of engaging in the business of insurance in this state.

The Insurance Department of this state has no supervision over the operations of non-admitted companies; neither does the Department have visitorial powers relative thereto.

The policies of non-admitted companies are not inspected or passed upon, in any manner, by the State Insurance Department.

Non-admitted companies may not legally maintain agents in this state. Such companies have no facilities for adjusting accrued claims, except through the media of the United States mails.

The Montana Insurance Department can be of no assistance whatsoever to an assured of a non-admitted insurance company where a dispute arises in a settlement of a claim.

The courts of the State of Montana cannot secure jurisdiction of non-admitted companies. This means an assured cannot sue such companies in the courts of the State of Montana.

The average non-admitted company claim is less than the amount as would give Federal Courts jurisdiction. This means that an assured must seek his legal remedies in the state courts of a foreign state.

A licensed company has licensed state agents, is under the supervision of the State Insurance Department, and may be sued in the courts of the State of Montana.

REMEMBER—When buying insurance you get just what you pay for. So-called "cheap policies" are limited in the extent of protection given the holder of the contract. It is one thing to pay $3 for $5,000 of insurance coverage, and quite another thing to collect $5,000 on a $3 policy.

SUMMARY OF THE FIRE INSURANCE IN MONTANA, 1946

Type of Risk	Net Premiums Received				Gross Losses Incurred			
	1945	1946	Increase	Decrease	1945	1946	Increase	Decrease
Fire	$3,492,520.94	$4,265,830.84	$ 773,309.90	$	$1,105,048.23	$1,491,563.44	$ 386,515.21	$ .....
Extended Coverage	260,015.60	376,090.63	116,075.03	.....	90,414.47	148,455.37	58,040.90	.....
Motor Vehicle Fire	.....	237,515.75	237,515.75	.....	.....	65,857.17	65,857.17	.....
Tornado	27,643.94	30,594.13	2,950.19	.....	13,015.78	16,380.83	3,365.05	.....
Sprinkler Leakage	1,106.34	1,523.41	417.07	.....	.....	.....	.....	.....
Riot	3,369.64	4,592.49	1,222.85	.....	-50.00	75.00	125.00	.....
Earthquake	8,427.96	4,597.98	.....	3,829.98	.....	.....	.....	.....
Hail	1,849,811.62	1,748,905.81	.....	100,905.81	1,274,738.25	753,446.99	.....	521,291.26
Motor Vehicle (Ex. Fire)	841,426.64	1,170,240.62	328,813.98	.....	374,640.22	521,322.20	146,681.98	.....
Ocean Marine	1,257.13	1,905.90	648.77	.....	116.18	8,770.79	8,654.61	.....
Inland Navigation	198,074.97	275,443.93	77,368.96	.....	48,920.86	77,060.09	28,139.23	.....
Aircraft	8,513.98	49,795.15	41,281.17	.....	12,976.89	25,329.14	12,352.25	.....
All Others	411.29	5,872.10	5,460.81	.....	4,211.20	2,131.28	.....	2,079.92
Totals	$6,692,580.05	$8,172,908.74	$1,585,064.48	104,735.79	2,924,032.08	3,110,392.30	709,731.40	523,371.18

SUMMARY OF THE LIFE INSURANCE IN MONTANA, 1946

	Insurance Issued		Insurance in Force		Losses Incurred		Losses Paid	
	Policies	Amount	Policies	Amount	1945	1946	1945	
As of December 31, 1945	17,677	$57,108,298.05	228,948	$403,342,354.42	$4,436,573.01	$3,631,931.95	$4,297,806.91	$
As of December 31, 1946	23,036	74,770,513.61	240,262	421,833,321.64				
Increase	5,359	$17,662,215.56	11,314	$ 18,490,967.22				

SUMMARY OF MISCELLANEOUS INSURANCE IN MONTANA, 1946

Type of Risk	Premiums Received				Losses Incurred			
	1945	1946	Increase	Decrease	1945	1946	Increase	
Accident and Health	$ 763,763.42	$ 941,137.65	$ 177,374.23	$	$ 392,308.73	$ 405,648.04	$ 13,339.31	$
Group Accident & Health	321,740.39	191,142.82	.....	130,597.57	293,247.70	132,167.98	.....	
Non-Cancellable Acc. & Health	189,709.84	203,802.56	14,092.72	.....	63,852.48	53,595.13	.....	10,257.35
Hospitalization	24,938.61	95,751.42	70,812.81	.....	16,459.60	24,207.19	7,747.59	.....
Auto Liability	1,055,580.09	1,493,624.90	438,044.81	.....	328,737.08	390,950.76	62,213.68	.....
Liabil. Other Than Auto	396,091.37	472,665.92	76,574.55	.....	179,409.99	56,440.95	.....	122,969.04
Workmen's Compensat'n	726,470.80	714,384.38	.....	12,086.42	337,807.91	290,827.73	.....	46,980.18
Fidelity	164,911.53	141,214.40	.....	23,697.13	3,253.15	-7,469.49	.....	10,722.64
Surety	168,346.22	272,542.42	104,196.20	.....	-22,019.05	29,423.49	51,442.54	.....
Plate Glass	21,566.35	30,754.49	9,188.14	.....	6,199.74	10,190.37	3,990.63	.....
Burglary & Theft	67,512.30	82,596.50	15,084.20	.....	11,840.22	26,934.81	15,094.59	.....
Steam Boiler & Machin.	11,322.22	37,408.89	26,086.67	.....	914.95	7,428.59	6,513.64	.....
Auto Prop. Damage	322,402.16	470,515.00	148,112.84	.....	156,006.53	214,369.42	58,362.89	.....
Auto Collision	218,216.20	469,192.49	250,976.29	.....	160,981.14	235,309.12	74,327.98	.....
Property Damage & Collision Other Than Auto	65,726.65	72,257.10	6,530.45	.....	10,583.76	12,435.79	1,852.03	.....
All Others	16,705.19	99,186.51	82,481.32	.....	11,349.34	41,910.03	30,560.69	.....
TOTALS	$4,535,003.34	$5,788,177.45	$1,419,555.23	$ 166,381.12	$1,950,933.27	$1,924,369.91	$ 325,445.57	$ 352,008.93

SUMMARY OF FRATERNAL INSURANCE IN MONTANA, 1946

	Policies	Amount		1945	1946	Increase
Certificates in Force Dec. 31, 1945	48,807	$52,356,036.04	Premiums Received	$1,247,627.86	$1,276,008.12	28,380.26
Certificates in Force Dec. 31, 1946	51,624	56,173,201.07	Losses Incurred	581,507.52	650,160.61	68,653.09
Increase	2,817	3,817,165.03	Losses Paid	587,251.77	648,814.67	61,562.90

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Fire Insurance Tables

Report of State Fire Marshal

Fire Tables:

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Fire-Loss Report of State Fire Marshal 42-46

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NOTE TO FIRE TABLES

The difference between "Net Premiums Received" and "Gross Losses Incurred" does not indicate an amount of profit. Acquisition costs, claim settlement costs, taxes, and many miscellaneous costs must also be considered.

Totals in parentheses in tables A-1 to A-11 represent gross losses paid by the companies which did not report gross losses incurred. The National Association of Insurance Commissioners, as a war economy, allowed the companies to forgo reporting net risks written and gross losses incurred. Most of the companies reported the figures to the Insurance Department, however, and they are included in our report. For the companies that did not report gross losses incurred, we have shown gross losses paid in parentheses, merely for its informative value. It should be remembered that gross losses incurred and gross losses paid for each company are not necessarily the same, or even approximately the same.

The word "None" in these tables indicates that the company reported no business. If the particular fact was not reported to us, it is indicated in the tables by dashes.

Table A **FIRE INSURANCE COMPANIES**

NAME OF COMPANY	Net Premiums Received		Premium Tax	Fire Marshal Tax
	1945	1946	1946	1946
STOCK COMPANIES				
Aetna Insurance Company	$ 260,462.14	$ 264,531.60	$ 5,315.63	$ 213.38
Agricultural Insurance Company	32,881.00	33,247.83	689.96	74.37
Albany Insurance Company	8,249.99	9,814.32	221.29	21.49
Alliance Insurance Company	19,753.45	28,397.86	592.96	50.14
Allstate Fire Insurance Co.	6,271.42	2,872.29	125.00	1.26
American Alliance Ins. Co.	95,153.24	83,667.99	1,698.36	39.00
American Auto Fire Ins. Co.	7,514.84	6,763.94	160.28	2.82
Amer. Aviation & Gen. Ins. Co.	4,685.06	21,844.82	461.90	5.04
American Central Ins. Co.	8,045.39	10,159.14	228.18	21.59
Amer. Druggists' Fire Ins. Co.	3,301.13	3,176.94	125.00	7.85
American Eagle Fire Ins. Co.	30,408.23	55,940.49	1,143.81	42.63
American Equitable Assur. Co.	13,564.77	16,152.73	348.05	37.21
American & Foreign Ins. Co.	6,861.08	9,740.55	219.81	19.62
American Insurance Co.	97,304.37	134,155.66	2,708.11	293.63
American Nat'l Fire Ins. Co.	10,436.75	9,878.14	222.56	19.65
American Union Ins. Co.	1,230.62	2,700.84	125.00	5.34
Assoc. Fire & Marine Ins. Co.	144,593.47	188,211.15	3,789.22	347.63
Atlas Assurance Company	37,001.60	41,025.00	845.50	86.94
Automobile Insurance Co.	13,380.15	24,080.92	506.62	17.95
Baltimore American Ins. Co.	46,338.25	55,554.28	1,136.09	22.23
Bankers & Shippers Ins. Co.	6,243.21	10,659.67	238.19	24.23
Boston Insurance Company	5,380.29	6,295.63	150.91	15.13
British America Assur. Co.	36.93	None	125.00	None
British General Ins. Co.	178.40	139.76	125.00	None
Caledonian-American Ins. Co.	21,402.14	-7,599.50	125.00	None
Caledonian Insurance Co.	13,182.14	5,869.53	142.39	14.16
California Insurance Co.	12,648.35	14,414.81	313.30	26.47
Calvert Fire Insurance Co.	13,620.09	53,408.00	1,093.16	13.06
Camden Fire Ins. Ass'n	32,539.60	30,861.87	642.24	66.10
Capital Fire Ins. Co.	7,655.30	8,079.94	186.60	14.27
Central Ins. Co. of Baltimore	2,439.10	.....	.....	.....
Central Surety Fire Corp.	4.00	1,326.40	125.00	None
Century Insurance Co.	-6,763.64	37.53	125.00	.08
Charter Oak Fire Ins. Co.	-20.36	4,691.52	125.00	10.14
Citizens Ins. Co. of N. J.	87,022.52	100,859.85	2,042.20	41.22
City of New York Ins. Co.	52,733.58	62,374.81	1,272.50	18.31
Columbia Fire Ins. Co. (Ohio)	25,265.70	40,575.05	836.50	83.81
Columbia Ins. Co. (N. Y.)	8,926.21	13,435.41	293.71	28.45
Commerce Insurance Co.	338.81	5,778.15	140.56	11.02
Commercial Standard F & M	2,923.38	4,642.95	125.00	3.74
*Commercial Union Assur. Co.	15,361.87	18,155.10	388.10	30.34
Commercial Union Fire Ins. Co.	3,498.02	6,397.33	152.95	14.11
Commonwealth Ins. Co. of N. Y.	12,459.70	16,236.04	349.72	32.89
Concordia Fire Ins. Co.	16,641.64	21,406.82	453.14	35.49
Connecticut Fire Ins. Co.	24,788.56	33,723.56	699.47	47.58
Continental Ins. Co.	251,902.48	283,984.04	5,704.68	303.85
Dixie Fire Ins. Co.	5,801.37	6,789.67	160.79	14.28
Dubuque Fire & Marine Ins. Co.	5,735.02	1,620.97	125.00	2.62
Eagle Fire Co. of N. Y.	14,661.50	24,970.80	524.42	46.66
East and West Ins. Co.	None	3,742.17	125.00	None

* Foreign Insurance Company maintaining a statutory deposit in the United States.

MONTANA BUSINESS, 1946 — Table A

Gross Losses Paid		Gross Losses Incurred		NAME OF COMPANY
1945	1946	1945	1946	
				STOCK COMPANIES
$ 198,817.06	$ 128,795.46	$ 191,655.16	$ 118,664.33	Aetna Insurance Co.
8,312.00	13,031.22	6,394.00	16,990.98	Agricultural Insurance Co.
7,259.67	385.19	3,017.67	3,557.19	Albany Insurance Company
5,599.55	14,516.99	5,606.55	15,221.98	Alliance Insurance Company
1,123.39	1,856.63	1,190.39	1,618.63	Allstate Fire Insurance Co.
38,914.39	20,555.82	39,788.39	19,428.82	American Alliance Ins. Co.
12,259.39	3,741.27	1,612.39	4,227.27	American Auto Fire Ins. Co.
223.96	8,870.85	461.96	9,557.85	Amer. Avia. & Gen. Ins. Co.
2,024.63	197.81	1,865.63	1,703.81	American Central Ins. Co.
None	1,500.00	1,500.00	None	Amer. Druggists' Fire Ins. Co.
7,338.51	5,834.60	7,238.51	7,714.50	American Eagle Fire Ins. Co.
1,009.25	14,345.82	18,634.25	-3,569.18	Amer. Equitable Assur. Co.
545.03	688.15	495.03	1,183.15	American & Foreign Ins. Co.
25,436.27	25,127.69	21,098.92	22,275.32	American Insurance Co.
2,694.71	3,439.64	947.71	3,657.64	American Nat'l Fire Ins. Co.
None	28.91	None	-38.09	American Union Ins. Co.
33,516.77	52,129.24	33,093.97	74,344.24	Assoc. Fire & Marine Ins. Co.
6,292.53	84,830.56	9,191.53	85,908.56	Atlas Assurance Company
3,081.28	6,870.76	4,463.34	7,618.53	Automobile Insurance Co.
22,634.03	14,866.00	21,545.58	34,538.00	Baltimore American Ins. Co.
1,836.83	1,396.53	1,120.83	1,420.53	Bankers & Shippers Ins. Co.
1,108.59	1,142.42	1,549.01	5,234.00	Boston Insurance Company
None	None	None	None	British America Assur. Co.
None	None	None	None	British General Ins. Co.
281.45	609.77	281.45	609.77	Calendonian-Amer. Ins. Co.
1,131.71	1,279.06	1,634.13	1,245.77	Caledonian Insurance Co.
3,227.88	3,787.20	3,247.88	4,681.20	California Insurance Co.
12,342.54	21,156.84	14,687.59	27,101.89	Calvert Fire Insurance Co.
11,399.64	4,375.70	10,922.64	4,562.70	Camden Fire Ins. Ass'n
1,088.47	2,530.42	993.47	2,685.42	Capital Fire Ins. Co.
184.27	.....	159.27	.....	Central Ins. Co. of Baltimore
None	48.56	None	48.56	Central Surety Fire Corp.
4,580.58	4,703.62	739.58	4,036.62	Century Insurance Company
None	None	None	None	Charter Oak Fire Ins. Co.
48,753.20	32,211.36	48,807.94	35,918.58	Citizens Insur. Co. of N. J.
25,242.20	14,496.96	23,398.47	14,233.96	City of New York Ins. Co.
21,034.28	8,135.74	21,790.11	8,275.74	Columbia Fire Ins. Co. (Ohio)
1,006.33	939.84	705.33	1,500.84	Columbia Ins. Co. (N. Y.)
458.45	72.20	458.45	72.20	Commerce Insurance Co.
48.63	1,071.39	198.63	1,381.81	Commercial Standard F. & M.
2,794.15	2,820.65	3,218.15	351.65	*Commercial Union Assur. Co.
1,345.79	543.01	400.79	483.01	Com'cial Union Fire Ins. Co.
970.57	2,823.76	3,305.57	3,395.76	Commonw'th Ins. Co. of N. Y.
4,765.91	3,285.07	4,469.91	6,401.07	Concordia Fire Ins. Co.
9,121.66	4,452.95	None	.....	Connecticut Fire Ins. Co.
120,026.27	70,672.25	124,362.59	82,688.75	Continental Insurance Co.
704.39	206.68	704.39	206.68	Dixie Fire Insurance Co.
2,550.60	1,408.47	2,358.71	1,119.47	Dubuque Fire & Mar. Ins. Co.
4,496.20	6,237.29	4,596.20	13,231.97	Eagle Fire Co. of N. Y.
None	130.50	None	324.50	East and West Insurance Co.

* Foreign Insurance Company maintaining a statutory deposit in the United States.

Table A **FIRE INSURANCE COMPANIES**

NAME OF COMPANY	Net Premiums Received		Premium Tax	Fire Marshal Tax
	1945	1946	1946	1946
STOCK COMPANIES (Cont.)				
Employers' Fire Ins. Co.	13,657.87	13,572.37	296.45	12.16
Equitable Fire & Marine Ins. Co.	5,645.24	6,173.38	148.48	11.60
Eureka-Sec. Fire & Mar. Ins. Co.	29,304.09	48,522.06	995.44	96.79
Federal Insurance Co.	1,693.12	6,706.14	159.12	7.43
Federal Union Ins. Co.	10,850.46	18,835.53	401.71	27.47
Fidelity & Guaranty Fire Corp.	41,691.73	63,830.34	1,301.61	50.19
Fidelity-Phenix Fire Ins. Co.	112,146.03	170,827.05	3,441.54	208.48
Fire Assoc. of Philadelphia	40,844.30	45,990.75	944.82	94.07
Fireman's Fund Ins. Co.	108,055.61	141,241.00	2,849.82	248.20
Firemen's Insurance Co.	65,143.66	69,962.66	1,424.25	125.04
First American Fire Ins. Co.	32,977.87	.....	.....	.....
Firts Nat'l Ins. Co.	5,715.71	20,570.71	436.41	45.78
Franklin Fire Ins. Co.	180,485.74	216,218.23	4,349.36	162.94
General Exchange Ins. Corp.	None	None	125.00	None
General Ins. Co. of America	38,108.50	65,815.32	1,341.31	98.38
Girard Fire & Marine Ins. Co.	23.146.11	29,586.45	616.73	48.06
Glens Falls Insurance Co.	13,725.81	7,666.05	178.32	16.78
Globe & Republic Ins. Co.	45,705.09	54,335.84	1,111.72	126.21
Globe & Rutgers Fire Ins. Co.	4,958.28	3.750.34	125.00	8.72
Granite State Fire Ins. Co.	1,160.03	1,249.69	125.00	2.63
Great American Ins. Co.	271,804.07	279,747.97	5,619.96	203.75
Hanover Fire Ins. Co.	34,393.59	49,552.80	1,016.06	104.98
Hartford Fire Ins. Co.	279,023.99	363,063.80	7,286.28	606.30
Home Fire & Marine Ins. Co.	44.121.27	55,866.00	1,142.32	94.92
Home Insurance Company	727,944.78	800,548.03	16,035.96	709.28
Homeland Insurance Company	34,528.42	38,043.27	785.87	66.06
Imperial Assurance Co.	4,371.57	6,388.21	152.76	12.55
Insurance Co. of North America	142,146.71	168,603.02	3,397.06	266.91
Jersey Insurance Company	5,159.41	9,353.22	212.06	20.73
*Law Union & Rock Ins. Co.	4,604.06	5,745.15	139.90	13.33
*Liverp'l & Lond. & Globe Ins. Co.	44,226.90	45,937.53	943.75	94.62
*London Assurance Company	9,468.66	11,355.48	252.11	28.17
*London & Lancashire Ins. Co.	8,202.72	8,765.09	300.30	20.14
*London & Scottish Assur. Corp.	2,931.47	3.759.30	125.00	7.58
Lumbermen's Ins. Co.	None	None	125.00	None
Manhattan Fire & Mar. Ins. Co.	9,752.45	8,799.19	200.98	21.70
Manufacturers' Fire Ins. Co.	450.88	498.14	125.00	.61
Maryland Insurance Co.	4,170.83	.....	.....	.....
Mass. Fire & Marine Ins. Co.	41,296.99	54,782.06	1,120.64	18.54
Mercantile Insur. Co.	25,548.31	42,083.30	866.67	78.38
Merchants Fire Assur. Corp.	None	18,299.86	391.00	35.76
Merchants Fire Ins. Co. (Colo.)	22,490.98	18,964.16	404.28	42.36
Mercury Insurance Company	7,642.56	10,480.64	234.61	21.03
Mich. Fire & Marine Ins. Co.	4,096.25	4,953.11	125.00	9.56
Milwaukee Mech. Ins. Co.	35,587.10	41,566.56	856.33	68.79
Minn. Fire & Marine Ins. Co.	60,005.49	74,950.07	1,524.00	133.56
Monarch Fire Ins. Co.	53,859.97	73,607.14	1,497.14	152.36
Motors Insurance Corp.	41,518.59	146,433.22	2,953.66	41.27
Nat'l-Ben Franklin Fire Ins. Co.	11,088.50	12,785.90	280.72	21.29
National Fire Ins. Co.	40,351.12	51,197.73	1,052.75	103.67

* Foreign Insurance Company maintaining a statutory deposit in the United States.

MONTANA BUSINESS, 1946 — Table A

Gross Losses Paid		Gross Losses Incurred		NAME OF COMPANY
1945	1946	1945	1946	
				STOCK COMPANIES (Cont.)
4,300.38	3,745.30	2,378.38	4,213.30	Employers' Fire Ins. Co.
6,622.20	2,642.76	None	.....	Equitable Fire & Mar. Ins. Co.
8,590.54	20,548.73	3,007.20	21,145.73	Eur.-Sec. Fire & Mar. Ins. Co.
189.85	-47.51	189.85	-56.04	Federal Insurance Company
3,419.62	7,558.50	4,624.62	4,593.50	Federal Union Insurance Co.
22,135.10	23,938.07	22,420.10	27,062.07	Fidelity & Guaran. Fire Corp.
59,713.23	124,409.56	63,027.30	121,929.56	Fidelity-Phenix Fire Ins. Co.
10,409.62	28,619.27	25,214.62	20,910.27	Fire Assoc. of Philadelphia
45,682.20	34,176.00	None	.....	Fireman's Fund Ins. Co.
29,944.85	32,114.44	20,997.65	35,404.52	Firemen's Insurance Co.
23,533.51	.....	23,336.31	.....	First American Fire Ins. Co.
1,131.92	1,194.15	1,181.92	1,813.15	First Nat'l Ins. Co.
80,523.45	113,324.03	81,166.46	113,712.03	Franklin Fire Ins. Co.
None	None	None	None	General Exchange Ins. Corp.
11,329.68	24,234.04	11,513.68	29,905.04	General Ins. Co. of America
23,224.60	25,404.05	18,294.60	25,193.05	Girard Fire & Marine Ins. Co.
1,993.41	2,212.63	2,016.41	1,276.63	Glens Falls Insurance Co.
14,257.80	4,126.76	12,667.80	9,141.76	Globe & Republic Ins. Co.
506.75	681.08	426.75	306.08	Globe & Rutgers Fire Ins. Co.
129.46	43.10	169.41	132.71	Granite State Fire Ins. Co.
221,486.81	100,748.10	239,959.81	83,620.10	Great American Ins. Co.
30,095.51	12,426.53	10,693.51	29,685.53	Hanover Fire Insurance Co.
67,914.39	108,340.07	61,127.65	132,891.07	Hartford Fire Insurance Co.
12,657.71	20,248.00	None	.....	Home Fire & Marine Ins. Co.
354,933.39	317,347.35	351,129.91	312,141.35	Home Insurance Company
19,268.79	12,187.45	6,222.79	14,427.45	Homeland Insurance Co.
25,480.36	622.34	7,517.36	659.34	Imperial Assurance Co.
126,955.38	56,279.31	128,568.38	63,898.23	Insurance Co. of No. America
2,293.96	967.33	3,343.96	67.33	Jersey Insurance Company
211.72	1,404.29	396.72	1,416.29	*Law Union & Rock Ins. Co.
8,846.02	50,386.08	28,121.02	35,971.08	*Liv'p'l & Lon. & Globe In. Co.
7,358.02	13,014.43	7,722.02	10,518.43	*London Assurance Company
2,833.53	1,163.75	3,382.53	860.75	*London & Lan'shire Ins. Co.
706.74	667.07	991.74	382.07	*London & Scot. Assur. Corp.
None	None	None	None	Lumbermen's Insurance Co.
1,032.14	6,445.82	1,402.14	3,702.82	Manhat. Fire & Mar. Ins. Co.
106.00	128.88	106.00	50.96	Manufacturers' Fire Ins. Co.
2,825.19	.....	3,250.19	.....	Maryland Insurance Co.
33,703.13	10,052.10	34,018.13	9,830.10	Mass. Fire & Marine Ins. Co.
2,431.18	7,588.35	3,375.18	6,770.35	Mercantile Insurance Co.
None	14,699.97	None	12,354.97	Merchants Fire Assur Corp.
4,274.57	10,909.00	4,278.74	10,622.48	Merch. Fire Ins. Co. (Colo.)
1,260.40	828.56	1,465.40	448.56	Mercury Insurance Company
2,008.32	11,710.31	2,774.37	13,422.28	Michigan Fire & Mar. Ins. Co.
7,025.37	32,896.01	18,412.37	22,452.01	Milwaukee Mechanics Ins. Co.
33,064.62	23,388.89	None	.....	Minneap. Fire & Mar. Ins. Co.
17,412.91	40,666.82	9,260.37	44,985.82	Monarch Fire Insurance Co.
30,035.58	33,452.13	34,348.38	41,736.93	Motors Insurance Corp.
3,035.72	3,548.68	3,254.72	4,235.68	Nat'l-Ben Frank. Fire Ins. Co.
8,038.07	51,197.73	25,122.26	38,566.42	National Fire Insurance Co.

* Foreign Insurance Company maintaining a statutory deposit in the United States.

Table A **FIRE INSURANCE COMPANIES**

NAME OF COMPANY	Net Premiums Received		Premium Tax	Fire Marshal Tax
	1945	1946	1946	1946
STOCK COMPANIES (Cont.)				
National Liberty Ins. Co.	76,437.88	87,784.84	1,780.70	81.51
Nat'l Security Ins. Co.	687.37	.....	.....	.....
Nat'l Surety Marine Ins. Co.	3,701.14	1,929.44	125.00	None
Nat'l Union Fire Ins. Co.	37,818.53	1,940.98	125.00	None
*Netherlands Insurance Co.	None	None	125.00	None
Newark Fire Ins. Co.	13,278.32	18,862.82	402.26	29.24
New Brunswick Fire Ins. Co.	8,133.74	10,189.05	228.78	16.83
New England Fire Ins. Co.	14,171.45	25,087.45	526.75	18.76
New Hampshire Fire Ins. Co.	10,832.12	25,870.38	542.40	57.95
New York Underwriters Ins. Co.	57,874.02	73,161.88	1,488.24	131.96
*New Zealand Ins. Co.	8,036.39	6,974.29	164.49	15.89
Niagara Fire Ins. Co.	69,009.90	77,931.90	1,583.64	90.30
*North British & Merc. Ins. Co.	60,126.29	78,530.65	1,595.61	139.64
*Northern Assurance Co.	19,169.83	20,260.19	430.20	45.43
North River Insurance Co.	20,226.05	34,076.77	706.54	76.07
North Star Reinsurance Corp.	None	None	125.00	None
Northwestern Fire & Marine	14,412.85	18,001.96	385.04	17.21
Northwestern Nat'l Ins. Co.	6,923.51	8,250.84	190.01	18.79
*Norwich Union Fire Ins. Co.	21,430.25	25,966.83	544.34	43.50
*Ocean Marine Ins. Co.	389.00	1,293.00	125.00	.81
Old Colony Ins. Co.	6,349.29	11,086.46	246.73	25.56
Orient Insurance Co.	10,034.14	10,195.84	228.92	22.29
Pacific Fire Ins. Co.	9,311.63	17,147.13	367.94	37.41
Pacific Nat'l Fire Ins. Co.	10,711.36	8,919.76	203.39	18.95
*Palatine Ins. Co.	6,439.85	8,706.53	199.13	16.13
Paramount Fire Ins. Co.	6,056.55	11,482.30	254.65	25.07
Pearl Assurance Co.	35,337.09	33,421.74	693.43	72.85
Pennsylvania Fire Ins. Co.	82,747.22	107,681.62	2,178.63	174.64
Philadelphia Fire & Marine	28,393.02	38,331.95	791.64	30.41
*Phoenix Assurance Co.	56,187.38	50,934.20	1,043.68	100.27
Phoenix Insur. Co. (Conn.)	89,697.16	97,717.98	1,979.36	136.65
Planet Insurance Co.	None	15,457.35	334.15	18,73
Potomac Insurance Co.	None	3,302.65	125.00	7.33
Providence Wash. Ins. Co.	12,723.57	17,718.74	379.37	21.01
Provident Fire Ins. Co.	5.95	1,849.29	125.00	4.33
Queen Insurance Co.	36,593.12	51,297.95	1,050.96	101.67
Reliance Insurance Co.	9,240.89	11,082.50	246.65	24.01
Richmond Insurance Co.	1,215.79	26,171.09	548.42	65.38
Rochester American Ins. Co.	75,029.62	65,136.17	1,327.72	43.50
Rocky Mountain Fire Ins. Co.	182,146.15	205,367.45	4,257.34	326.54
*Royal Exchange Assurance	12,716.15	10,061.15	226.22	13.31
*Royal Insurance Co.	65,702.56	86,941.21	1,763.82	171.00
Safeguard Insur. Co. of N. Y.	41,685.09	4,738.53	125.00	11.38
St. Paul Fire & Mar. Ins. Co.	80,847.41	141,429.15	2,853.58	186.40
*Scottish Union & Nat'l Ins. Co.	8,731.62	8,521.66	195.43	17.50
Security Insurance Co.	16,015.43	30,124.07	627.48	49.94
Sentinel Fire Ins. Co.	61,861.39	62,144.96	1,267.90	31.94
Service Fire Ins. Co. of N. Y.	15,701.88	38,768.60	800.37	8.71
Southern Fire Ins. Co.	1,162.00	262.69	125.00	.66
Springfield Fire & Mar. Ins. Co.	122,457.60	128,380.95	2,592.62	179.73

* Foreign Insurance Company maintaining a statutory deposit in the United States.

MONTANA BUSINESS, 1946 — Table A

Gross Losses Paid		Gross Losses Incurred		NAME OF COMPANY
1945	1946	1945	1946	
				STOCK COMPANIES (Cont.)
14,439.07	32,427.07	15,778.31	32,178.07	National Liberty Ins. Co.
166.84	.....	166.84	.....	National Security Ins. Co.
2,342.50	532.29	2,342.50	539.79	Nat'l Surety Marine Ins. Co.
9,211.82	1,137.57	23,302.82	1,047.19	National Union Fire Ins. Co.
None	None	None	None	*Netherlands Insurance Co.
1,785.36	2,942.80	210.36	3,277.80	Newark Fire Ins. Co.
2,439.87	3,670.27	2,932.65	3,185.27	New Brunswick Fire Ins. Co.
1,359.88	31,473.06	1,359.88	3,355.56	New England Fire Ins. Co.
2,361.63	25,763.52	20,691.77	10,171.85	New Hampshire Fire Ins. Co.
12,781.78	30,931.13	17,441.46	28,913.24	New York Underwrit. Ins. Co.
3,125.90	151.27	2,921.56	143.31	New Zealand Ins. Co.
40,081.73	63,627.58	37,866.27	68,870.73	Niagara Fire Ins. Co.
16,856.92	24,986.27	19,786.92	19,661.27	*North Brit. & Merc. Ins. Co.
6,626.71	5,453.63	6,538.71	10,573.63	*Northern Assurance Co.
2,952.19	2,574.81	3,155.19	2,678.81	North River Insurance Co.
None	None	None	None	North Star Reinsurance Corp.
6,848.75	8,194.22	5,952.37	6,142.58	Northwestern Fire & Marine
6,538.85	821.90	3,782.37	1,485.23	Northwest. National Ins. Co.
9,042.91	11,531.12	13,902.09	12,253.71	*Norwich Union Fire Ins. Co.
None	None	None	None	*Ocean Marine Ins. Co.
125.88	719.74	97.88	1,065.74	Old Colony Insurance Co.
773.35	8,082.49	947.35	9,994.49	Orient Insurance Company
138.08	1,727.00	176.70	2,311.60	Pacific Fire Ins. Co.
1,567.99	758.02	679.99	1,061.02	Pacific Nat'l Fire Ins. Co.
666.77	15,635.50	2,685.77	18,778.50	*Palatine Ins. Co.
225.64	508.93	225.64	1,522.93	Paramount Fire Ins. Co.
11,412.62	28,082.62	4,589.80	30,659.19	Pearl Assurance Co.
11,507.96	28,909.97	13,354.96	30,952.97	Pennsylvania Fire Ins. Co.
11,922.10	10,254.41	15,622.10	7,200.05	Philadelphia Fire & Marine
10,568.00	19,194.28	14,607.00	17,503.28	*Phoenix Assurance Co.
43,544.27	47,444.97	None	None	Phoenix Insurance Co. (Conn.)
None	1,102.57	None	1,348.82	Planet Insurance Company
None	None	None	None	Potomac Insurance Company
2,512.70	.....	6,352.95	.....	Providence Wash. Ins. Co.
None	None	None	None	Provident Fire Ins. Co.
12,733.60	12,744.60	12,923.60	13,754.60	Queen Insurance Company
2,130.17	15,179.85	2,595.17	15,374.85	Reliance Insurance Co.
5,012.27	402.99	5,702.27	-191.01	Richmond Insurance Co.
134,842.06	35,445.64	135,501.06	36,659.64	Rochester American Ins. Co.
74,481.10	50,649.19	72,239.05	63,146.98	Rocky Mountain Fire Ins. Co.
2,190.43	3,620.29	2,790.43	3,945.40	*Royal Exchange Assurance
41,845.91	43,492.53	17,670.91	52,097.53	*Royal Insurance Company
20.02	7,876.51	35.89	7,876.51	Safeguard Ins. Co. of N. Y.
30,780.75	22,951.44	28,495.43	45,127.51	St. Paul Fire & Mar. Ins. Co.
None	5,552.40	None	.....	Scot. Union & Nat'l Ins. Co.
None	.....	None	.....	Security Insurance Company
27,323.99	22,872.88	29,134.05	3,355.56	Sentinel Fire Insurance Co.
8,839.59	12,215.29	10,489.59	15,005.29	Service Fire Ins. Co. of N. Y.
198.10	None	158.48	None	Southern Fire Insurance Co.
51,461.11	103,497.55	54,039.90	114,089.44	Springf'd Fire & Mar. Ins. Co.

* Foreign Insurance Company maintaining a statutory deposit in the United States.

Table A **FIRE INSURANCE COMPANIES**

NAME OF COMPANY	Net Premiums Received		Premium Tax	Fire Marshal Tax
	1945	1946	1946	1946
STOCK COMPANIES (Cont.)				
Standard Fire Ins. Co.	1,946.78	2,346.65	125,00	2.15
Star Insurance Co. of America	15,071.30	21,686.52	458.73	47.45
*State Assurance Co.	None	None	125.00	None
State Farm Fire Ins. Co.	41,419.70	70,739.70	1,439.79	81.95
*Sun Insurance Office	25,221.09	8,856.34	202.13	11.03
Transcontinental Ins. Co.	7,906.38	6,449.85	154.00	11.18
Travelers Fire Ins. Co.	15,537.50	17,592.01	376.84	34.42
Twin City Fire Ins. Co.	11,202.40	17,302.73	371.05	21.23
*Union Assurance Society	2,475.60	2,374.98	125.00	3.94
United Firemen's Ins. Co.	746.51	3,848.21	125.00	8.63
United States Fire Ins. Co.	29,675.01	37,682.75	778.66	75.26
Utah Home Fire Ins. Co.	658.25	801.23	125.00	1.67
Virginia Fire & Marine Ins. Co.	2,869.60	5,909.76	143.19	7.27
Westchester Fire Ins. Co.	94,907.66	125,578.61	2,536.57	155.21
Western Assurance Co.	6,323.04	1,590.22	133.11	12.58
Western National Ins. Co.	23,092.29	43,377.00	892.55	84.95
World Fire & Marine Ins. Co.	75,148.42	51,682.37	1,058.65	29.70
Zurich Fire Insurance Co.	5,782.75	6,636.44	157.73	2.32
Totals Stock Companies	$6,118,057.58	$7,410 991.04	$ 154,794.65	$ 9,935.04
MUTUAL COMPANIES				
Automobile Mutual Ins. Co.	$ 450.00	$ 83.64	$ 125.00	$ .61
Central Mfrs. Mutual Ins. Co.	7,710.79	14,583.96	291.26	20.09
Citizens Fund Mut. Fire Ins. Co.	50,624.00	73,445.11	1,493.90	75.04
Evangelical Mutual Ins. Co.	.....	None	125.00	None
Grain Deal. Nat. Mut. Fire In. Co.	15,238.82	13,095.99	286.92	26.99
Hdwe. Dealers Mutual Ins. Co.	31,281.67	45,742.55	939.85	95.46
Hdwe. Mutual Ins. Co. of Minn.	48,182.35	40,881.05	842.62	87.90
Implem. Deal. Mut. Fire Ins. Co.	33,962.57	137,882.85	2,782.66	162.35
Indiana L'bermen's Mut. Ins. Co.	-4.79	120.05	125.00	.07
Iowa Mutual Ins. Co.	18,042.96	34,256.87	734.30	76.91
Lumber Mutual Fire Ins. Co.	-.82	156.28	125.00	.23
L'bermens Mut. Ins. Co. (Ohio)	-3.87	139.11	125.00	.18
Mich. Millers Mutual Ins. Co.	13.232.27	10,202.95	229.06	24.91
Millers Mut. Ins. Ass'n (Ill.)	10,627.69	8,619.95	197.40	20.48
Millers Mutual Ins. Co. (Pa.)	4,292.03	2,607.69	125.00	6.05
Millers Mut. Ins. Co. of Texas	5,323.74	2,862.16	125.00	6.82
Millers National Ins. Co.	57,996.50	66,929.92	1,363.60	154.76
Mill Owners Mut. Fire Ins. Co.	11,933.06	7,138.23	167.76	16.84
Mutual Imp. & Hdwe. Ins. Co.	28,400.12	40,575.41	836.51	91.18
Nat'l Retailers Mut. Ins. Co.	10,713.85	11,746.22	259.92	17.14
Northwestern Mut. Fire Ass'n	118,180.61	143,393.72	2,892.87	300.19
Pa. L'bermens Mut. Fire Ins. Co.	67.33	406.33	125.00	.66
Pa. Millers Mut. Fire Ins. Co.	5,125.31	3,399.70	125.00	8.00
Tri-State Mut. Grain Dealers	.....	6,726.55	159.93	15.27
United Mutual Fire Ins. Co.	6,637.37	14,993.47	324.87	29.85
Valley Mutual Fire Ins. Co.	23,228.63	45,370.85	932.42	26.32
West. Millers Mut. Fire Ins. Co.	2,657.20	2,136.73	125.00	4.99
Totals Mutual Companies	$ 503.449.39	$ 727,497.34	$ 15,985.85	$ 1,269.29

* Foreign Insurance Company maintaining a statutory deposit in the United States.

MONTANA BUSINESS, 1946 — Table A

Gross Losses Paid		Gross Losses Incurred		NAME OF COMPANY
1945	1946	1945	1946	
				STOCK COMPANIES (Cont.)
1,436.45	412.36	1,307.92	322.86	Standard Fire Insurance Co.
20,504.89	8,200.41	19,649.89	9,130.41	Star Insurance Co. of America
None	None	None	None	*State Assurance Co.
15,687.59	33,314.47	17,794.08	36,252.71	State Farm Fire Ins. Co.
3,017.02	10,619.22	2,577.55	7,603.22	*Sun Insurance Office
6,638.37	2,615.26	5,390.14	2,241.56	Transcontinental Ins. Co.
19,444.01	10,274.31	20,509.01	4,885.31	Travelers Fire Ins. Co.
1,811.97	407.92	2,224.31	58.69	Twin City Fire Ins. Co.
109.08	262.30	109.08	262.30	*Union Assurance Society
233.28	5,656.24	-56.47	16,920.24	United Firemen's Ins. Co.
10,457.10	45,041.49	19,964.10	33,775.49	United States Fire Ins. Co.
None	None	None	None	Utah Home Fire Ins. Co.
1,320.68	727.86	1,907.61	953.86	Virginia Fire & Mar. Ins. Co.
38,639.04	55,082.54	39,382.04	67,533.54	Westchester Fire Ins. Co.
2,052.33	800.41	1,145.33	2,901.41	Western Assurance Co.
2,731.37	23,590.00	None	.....	Western National Ins. Co.
49,007.82	25,182.06	43,905.77	26,159.31	World Fire & Marine Ins. Co.
3,138.84	2,248.49	2,888.84	2,633.49	Zurich Fire Insurance Co.
$2,834,533.72	$2,953,966.67	$2,714,783.02	$2,866,971.07	.....Totals Stock Companies
				MUTUAL COMPANIES
$ None	$ None	$ None	$ None	Automobile Mutual Ins. Co.
2,201.75	9,086.38	2,778.89	10,391.07	Central Mfrs. Mutual Ins. Co.
16,637.00	25,188.08	17,578.00	22,117.77	Cit. Fund Mut. Fire Ins. Co.
.....	None	.....	None	Evangelical Mutual Ins. Co.
19,012.41	290.63	16,457.45	1,439.89	Gr. Dl. Nat. Mut. Fire In. Co.
4,319.67	23,615.63	5,237.08	23,837.09	Hdwe. Dealers Mut. Ins. Co.
3,086.45	10,161.77	3,597.45	9,957.77	Hdwe. Mut. Ins. Co. of Minn.
2,849.82	35,156.48	3,648.67	37,318.44	Impl. Deal. Mut. Fire Ins. Co.
None	95.46	None	95.46	Indiana Lumber. Mut. Ins. Co.
4,092.27	7,668.53	5,356.27	8,497.65	Iowa Mutual Insurance Co.
None	100.83	None	100.83	Lumber Mutual Fire Ins. Co.
53.21	9.24	53.21	9.24	Lumber. Mut. Ins. Co. (Ohio)
19,017.72	62.17	14,618.24	176.44	Mich. Millers Mutual Ins. Co.
17,656.24	300.84	16,342.23	326.64	Millers Mut. Ins. Ass'n (Ill.)
2,838.64	47.41	2,169.64	45.12	Millers Mut. Ins. Co. (Pa.)
2,772.85	84.34	2,772.85	976.27	Millers Mut. Ins. Co. of Texas
19,088.91	574.05	16,229.91	10,776.77	Millers National Ins. Co.
16,350.42	1,010.17	15,022.81	980.86	Mill Own. Mut. Fire Ins. Co.
3,534.05	19,828.42	4,396.05	20,052.42	Mutual Imp. & Hdwe. Ins. Co.
2,365.71	4,313.45	2,682.27	4,060.73	Nat'l Retailers Mut. Ins. Co.
40,348.33	68,180.14	42,867.37	72,092.95	Northwestern Mut. Fire Ass'n
31.15	95.46	31.15	95.46	Pa. Lumb. Mut. Fire Ins. Co.
5,338.69	90.47	3,009.92	63.97	Pa. Millers Mut. Fire Ins. Co.
.....	None	.....	None	Tri-State Mut. Grain Dealers
None	287.65	None	1,051.65	United Mutual Fire Ins. Co.
1,339.17	7,196.18	1,175.01	1,230.00	Valley Mutual Fire Ins. Co.
2,791.80	10.74	2,160.00	10.74	West. Mill. Mut. Fire Ins. Co.
$ 185,726.26	$ 213,454.52	$ 178,184.47	$ 225,705.23	.....Totals Mutual Companies

* Foreign Insurance Company maintaining a statutory deposit in the United States.

Table A **FIRE INSURANCE COMPANIES**

NAME OF COMPANY	Net Premiums Received		Premium Tax	Fire Marshal Tax
	1945	1946	1946	1946
RECIPROCAL COMPANIES				
Farmers Auto Inter-Ins. Exch...	$ 44,513.57	$	$	$ .....
L'bermen's Underwrit. Alliance	23,477.91	30,106.00	627.12	72.98
Universal Underwriters	3,081.60	4,314.36	125.00	10.20
Totals Reciprocal Companies..	$ 71,073.08	$ 34,420.36	$ 752.12	$ 83.18
GRAND TOT. ALL COMPANIES	$6,692.580.05	$8,172,908.74	$ 171,532.62	$ 11,287.51

MONTANA BUSINESS, 1946

Table A

Gross Losses Paid		Gross Losses Incurred		NAME OF COMPANY
1945	1946	1945	1946	
				RECIPROCAL COMPANIES
23,543.13	.....	27,034.63	.....	Farmers Auto Inter-Ins. Exch.
1,330.56	3,890.00	1,366.06	17,716.00	Lumber. Underwrit. Alliance
648.90	462.91	2,663.90	None	Universal Underwriters
$ 25,522.59	$ 4,352.91	$ 31,064.59	$ 17,716.00	.....Totals Reciprocal Companies
$3,045,782.57	$3,171,774.10	$2,924,032.08	$3,110,392.30	GR. TOTAL ALL COMPANIES

NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred	NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred
Aetna Insurance Company	$ 85,085.53	$ 16,223.92	Citizens Ins. Co. of New Jersey	16,376.68	5,937.21
Agricultural Insurance Company	29,657.44	15,484.10	City of New York Insurance Co.	6,694.61	173.44
Albany Insurance Company	8,596.51	3,409.01	Columbia Fire Insurance Company	32,956.96	6,269.57
Alliance Ins. Co. of Philadelphia	20,050.76	12,504.36	Columbia Insurance Company of N. Y.	11,377.89	985.97
American Alliance Insurance Co.	14,916.45	2,241.23	Commerce Insurance Company	3,736.89	None
American Aviation & General Ins. Co.	96.50	None	Commercial Standard Fire & Marine Co.	1,494.45	20.00
American Central Insurance Company	8,626.87	1 615.46	Commercial Union Assur. Co., Ltd.	12,046.30	-296.62
American Druggists' Fire Ins. Co.	3,141.51	(1,500.00)	Commercial Union Fire Ins. Co.	5,642.73	462.79
American Eagle Fire Insurance Co.	16,931.55	2,639.03	Commonwealth Insurance Co. of N. Y.	12,804.85	2,963.45
American Equitable Assurance Co.	14,885.47	-3.618.34	Concordia Fire Insurance Company	13,598.89	2,234.71
American & Foreign Insurance Co.	7,713.90	815.74	Connecticut Fire Insurance Company	18,557.73	(928.90)
American Insurance Company	116,853.54	19,371.85	Continental Insurance Company	120,745.23	22,291.55
American National Fire Ins. Co.	7,686.96	2,733.05	Dixie Fire Insurance Company	5,707.02	63.50
American Union Ins. Co. of N. Y.	2,129.74	-58.59	Dubuque Fire & Marine Insurance Co.	467.48	-98.05
Associated Fire & Marine Ins. Co.	135,111.16	41,276.27	Eagle Fire Company of N. Y.	17,972.32	9,343.90
Atlas Assurance Co., Ltd.	34,775.29	85,320.05	Employers' Fire Insurance Company	3,377.64	26.99
Automobile Ins. Co. of Hartford	5.363.11	592.64	Equitable Fire & Marine Insurance Co.	4,616.52	(214.78)
Baltimore American Ins. Co. of N. Y.	8,600.32	20,845.34	Eureka-Security F. & M. Ins. Co.	38,669.07	13,816.89
Bankers & Shippers Ins. Co. of N. Y.	9,675.02	1,077.38	Federal Insurance Company	1,833.45	-6.00
Boston Insurance Company	6,047.29	5,115.03	Federal Union Insurance Company	10,820.73	782.11
British General Insurance Company	3,26	None	Fidelity & Guaranty Fire Corp.	11,393.04	3,441.93
Caledonian-American Insurance Co.	-6,825.79	609.77	Fidelity-Phenix Fire Insurance Co.	83,114.37	88,081.41
Caledonian Insurance Company	5,657.56	1,226.67	Fire Association of Philadelphia	37,483.65	17.677.59
California Insurance Company	10,360.69	2,949.86	Firemen's Fund. Insurance Company	93,387.00	(16,714.00)
Camden Fire Insurance Ass'n	26,278.84	3,047.02	Firemen's Insurance Company	47,771.57	24,789.71
Capital Fire Ins. Co. of California	5,531.62	291.45	First National Ins. Co. of America	18,310.67	1,243.97
Central Manufacturers' Mutual Ins. Co.	7,586.94	6,191.94	Franklin Fire Insurance Company	58,573.29	10,829.56
Century Insurance Company, Ltd.	31.29	4 040.62	General Insurance Company of America	37,709.41	13,902.14
Charter Oak Fire Ins. Co.	4,049.23	None	Girard Fire & Marine Insurance Co.	18,354.14	20,583.99
Citizens Fund Mutual Fire Ins. Co.	30,017.69	6,341.75	Glens Falls Insurance Company	6,500.71	1,173.77

FIRE COVERAGE, 1946—(Continued) **FIRE COMPANIES** **Table A-1**

NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred
Globe & Republic Ins. Co. of America	50,482.15	8,423.25
Globe & Rutgers Fire Insurance Co.	3,490.68	306.08
Grain Dealers Nat'l Mutual Fire Ins.	10,675.87	1,200.56
Granite State Fire Insurance Company	1,053.56	62.29
Great American Insurance Company	78,719.07	9,125.97
Hanover Fire Insurance Company	41,538.31	26,334.38
Hardware Dealers Mutual Fire Ins. Co.	36,113.55	18,745.80
Hardware Mutual Ins. Co. of Minnesota	34,094.49	5,773.40
Hartford Fire Insurance Co.	226,499.76	78,251.64
Home Fire & Marine Ins. Co.	35,274.00	(12,955.00)
Home Insurance Company	261,434.48	64,304.92
Homeland Insurance Co. of America	23,630.82	10,285.66
Imperial Assurance Company	4,599.78	626.21
Implement Dealers Mutual Fire Ins. Co.	52,594.02	2,655.00
Indiana Lumbermens Mutual Ins. Co.	27.98	.....
Insurance Company of North America	106,070.47	45,063.59
Iowa Mutual Insurance Company	27,957.03	6,545.14
Jersey Insurance Company of N. Y.	8,279.28	-165.15
Law Union & Rock Insurance Co.	5,331.82	1,372.04
Liverpool & London & Globe Ins. Co.	37,703.50	32,288.86
London Assurance	11,255.03	10,376.51
London & Lancashire Ins. Co., Ltd.	8,004.53	-39.56
London & Scottish Assur. Corp., Ltd.	2,948.12	133.72
Lumber Mutual Fire Insurance Co.	90.37	.....
Lumbermens Mutual Insurance Company	73.88	2.38
Lumbermens Underwriting Alliance	29,191.00	3,564.00
Manhattan Fire & Marine Ins. Co.	8,665.55	3,675.32
Manufacturers Fire Insurance Co.	142.20	50.96
Massachusetts Fire & Marine Ins. Co.	7,201.55	201.07
Mercantile Insurance Co. of America	30,002.48	4,330.17

NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred
Merchants Fire Assurance Corp.	13,896.03	10,349.69
Merchants Fire Insurance Company	16,946.39	8,887.88
Mercury Insurance Company	8,240.97	152.31
Michigan Fire & Marine Insurance Co.	3,823.19	5,145.11
Michigan Millers Mutual Fire Ins. Co.	9,966.41	53.55
Millers' Mutual Fire Insurance Ass'n	8,191.47	4.07
Millers Mutual Fire Insurance Co.	2,419.47	18.71
Millers Mutual Fire Ins. Co. of Texas	2,728.78	736.68
Millers National Insurance Company	61,905.56	9,295.94
Mill Owners Mutual Fire Insurance Co.	6,735.45	829.34
Milwaukee Mechanics' Insurance Co.	26,114.43	12,011.81
Minneapolis Fire & Marine Ins. Co.	49,521.06	(15,914.00)
Monarch Fire Insurance Company	60,834.94	38,719.70
Mutual Implement & Hdwe. Ins. Co.	36,113.55	18,865.30
National-Ben Franklin Fire Ins. Co.	8,056.05	1,246.89
National Fire Insurance Company	41,363.78	25,357.98
National Liberty Ins. Co. of America	30,202.31	5,269.05
National Retailers Mutual Ins. Co.	5,837.73	856.19
National Union Fire Insurance Co.	-1,014.74	519.21
Newark Fire Insurance Company	11,420.08	1,343.99
New Brunswick Fire Insurance Co.	6,352.94	1,745.49
New England Fire Insurance Co.	7,502.51	1,286.27
New Hampshire Fire Insurance Co.	23,132.95	8,049.27
New York Underwriters Insurance Co.	51,193.54	20,367.02
New Zealand Insurance Company, Ltd.	6,354.14	101.08
Niagara Fire Insurance Company	34,676.95	54,769.22
North British & Mercantile Ins. Co.	51,643.18	6,964.17
Northern Assurance Company, Ltd.	18,093.29	9,110.35
North River Insurance Company	30,412.73	2,461.14
Northwestern Fire & Marine Ins. Co.	6,754.08	5,298.31

FIRE COVERAGE, 1946—(Continued) **FIRE COMPANIES** **Table A-1**

NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred
Northwestern Mutual Fire Ass'n	113,740.44	60,007.67
Northwestern National Insurance Co.	7,488.20	1,387.19
Norwich Union Fire Ins. Soc., Ltd.	16,472.53	4,899.27
Old Colony Insurance Company	10,223.35	541.30
Orient Insurance Company	8,915.87	7,742.09
Pacific Fire Insurance Company	14,931.45	835.47
Pacific National Fire Insurance Co.	7,580.41	644.16
Palatine Insurance Company	6,437.07	17,332.68
Paramount Fire Insurance Company	10,028.53	1,049.50
Pearl Assurance Company, Ltd.	29,095.25	28,868.80
Pennsylvania Fire Insurance Company	63,703.96	11,600.18
Penna. Lumbermens Mutual Fire Ins. Co.	166.51	None
Penna. Millers Mutual Fire Ins. Co.	3,200.37	4.07
Philadelphia Fire & Marine Ins. Co.	12,051.55	2,801.35
Phoenix Assurance Company, Ltd.	38,329.88	18,249.76
Phoenix Insurance Company	47,396.02	(4,843.55)
Planet Insurance Company	5,856.16	63.00
Potomac Insurance Company	2,908.02	None
Providence Washington Insurance Co.	6,677.44	.....
Provident Fire Insurance Company	1,730.26	None
Queen Insurance Company of America	40,064.82	8,064.93
Reliance Ins. Co. of Philadelphia	9,522.28	13,263.25
Richmond Insurance Company of N. Y.	26,151.10	90.95
Rochester American Insurance Co.	17,039.41	3,214.26
Rocky Mountain Fire Insurance Co.	128,075.62	34,351.31
Royal Exchange Assurance	4,742.47	1,967.45
Royal Insurance Company, Ltd.	67,581.81	42,839.15
Safeguard Insurance Co. of N. Y.	4,552.88	7,501.00
St. Paul Fire & Marine Ins. Co.	71,324.74	16,491.73
Scottish Union & National Ins. Co.	6,944.87	(5,481.70)
Security Insurance Company	19,974.70	.....
Sentinel Fire Insurance Company	12,777.93	1,286.27
Southern Fire Insurance Company	265.87	None
Springfield Fire & Marine Ins. Co.	71,891.70	43,733.48
Standard Fire Insurance Co.	860.20	140.38
Star Insurance Company of America	18,953.45	8,267.31
State Farm Fire Insurance Company	8,154.25	1,431.75
Sun Insurance Office, Ltd.	3,860.81	4,536.99
Transcontinental Insurance Company	4,343.09	684.96
Travelers Fire Insurance Company	13,601.80	1,620.73
Tri-State Mutual Grain Dealers	6,106.63	None
Twin City Fire Insurance Company	8,367.72	38.83
Union Assurance Society, Ltd.	1,561.11	163.51
United Firemen's Ins. Co. of Philadelphia	3,357.82	16,279.00
United Mutual Fire Insurance Co.	11,737.36	180.50
United States Fire Insurance Co.	29,782.13	31,743.99
Universal Underwriters	3,595.96	(848.77)
Utah Home Fire Insurance Company	667.87	None
Valley Mutual Fire Insurance Co.	1,764.99	None
Virginia Fire & Marine Insurance Co.	2,616.45	124.17
Westchester Fire Insurance Company	55,518.72	11,512.90
Western Assurance Company	5,032.48	2,924.15
Western Millers Mutual Fire Ins. Co.	1,997.53	1.22
Western National Insurance Company	31,063.00	(19,309.00)
World Fire & Marine Insurance Co.	11,747.91	790.76
TOTALS, FIRE COVERAGE	$4,265,830.84	$1,491,563.44
Total in parentheses (See Note, Page 9)	$	$ 78,709.70

NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred	NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred
Aetna Insurance Company	$ 7,338.55	$ 469.14	City of New York Insurance Company	622.57	950.53
Agricultural Insurance Company	1,564.56	532.98	Columbia Fire Insurance Company	2,212.07	.....
Albany Insurance Company	925.78	148.18	Columbia Insurance Company of N. Y.	1,735.08	244.37
Alliance Ins. Co. of Philadelphia	2,550.61	1,107.11	Commerce Insurance Company	515.15	None
American Alliance Insurance Company	1,190.84	15.78	Commercial Standard Fire & Marine	223.07	126.19
American Aviation & General Ins. Co.	23.96	None	Commercial Union Assurance Co., Ltd.	1,177.88	321.92
American Central Insurance Company	1,058.21	-13.00	Commercial Union Fire Insurance Co.	562.57	5.22
American Druggists Fire Ins. Co.	35.43	None	Commonwealth Insurance Co. of N. Y.	1,403.82	83.73
American Eagle Fire Insurance Co.	2,126.53	509.24	Concordia Fire Insurance Company	1,763.42	1,187.69
American Equitable Assur. Co. of N. Y.	1,151.85	49.16	Connecticut Fire Insurance Company	1,735.53	(671.96)
American & Foreign Insurance Co.	980.49	147.08	Continental Insurance Company	6,738.74	4,031.95
American Insurance Company	9,078.80	1,518.90	Dixie Fire Insurance Company	569.06	.....
American National Fire Ins. Co.	1,118.12	567.45	Dubuque Fire & Marine Insurance Co.	22.09	110.00
American Union Insurance Co. of N. Y.	255.52	20.50	Eagle Fire Company of N. Y.	1,075.56	138.40
Associated Fire & Marine Ins. Co.	18,564.15	12,021.59	Employers' Fire Insurance Company	658.15	16.50
Atlas Assurance Company, Ltd.	3,681:52	282.38	Equitable Fire & Marine Ins. Co.	542.83	(399.65)
Automobile Insurance Co. of Hartford	614.01	50.00	Eureka-Security Fire & Marine Ins. Co.	4,436.54	7,128.84
Baltimore American Ins. Co. of N. Y.	364.89	128.50	Federal Insurance Company	176.70	.....
Bankers & Shippers Ins. Co. of N. Y.	844.38	336.73	Federal Union Insurance Company	1,295.34	481.55
Boston Insurance Company	241.92	110.37	Fidelity & Guaranty Fire Corp.	906.77	313.07
Caledonian-American Insurance Co.	-778.96	.....	Fidelity-Phenix Fire Insurance Co.	3,668.83	366.17
Caledonian Insurance Company	175.88	19.10	Fire Association of Philadelphia	3,752.46	880.85
California Insurance Company	786.34	286.16	Fireman's Fund Insurance Company	7,442.00	(3,747.00)
Camden Fire Insurance Company	2,589.06	1,116.44	Firemen's Insurance Company	6,218.87	3,223.48
Capital Fire Insurance Co. of California	467.57	1,233.40	First National Ins. Co. of America	2,260.04	569.18
Central Manufacturers' Mutual Ins. Co.	1,305.18	126.75	Franklin Fire Insurance Company	5,597.39	2,273.07
Century Insurance Company, Ltd.	6.24	-4.00	General Insurance Co. of America	3,642.16	356.96
Charter Oak Fire Insurance Co.	507.24	None	Girard Fire & Marine Ins. Co.	2,558.29	1,496.85
Citizens Fund Mutual Fire Ins. Co.	4,585.04	2,831.12	Glens Falls Insurance Company	583.42	-240.91
Citizens Insurance Co. of N. J.	1,534.41	578.66	Globe & Republic Ins. Co. of America	3,529.02	718.51

EXTENDED COVERAGE, 1946—(Continued) **FIRE COMPANIES** **Table A-2**

NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred
Globe & Rutgers Fire Insurance Co.	199.21	.....
Grain Dealers National Mutual Fire	160.21	95.46
Granite State Fire Insurance Co.	196.13	70.42
Great American Insurance Company	6,175.50	959.41
Hanover Fire Insurance Company	3,455.92	1,314.29
Hardware Dealers Mutual Fire Ins. Co.	3,054.19	875.20
Hardware Mutual Ins. Co. of Minnesota	2,178.39	682.85
Hartford Fire Insurance Company	20,201.10	8,322.24
Home Fire & Marine Insurance Co.	2,889.00	(1,849.00)
Home Insurance Company	17,127.32	5,759.90
Homeland Insurance Co. of America	2,401.20	496.77
Imperial Assurance Company	446.50	-.77
Implement Dealers Mutual Fire Ins. Co.	6,024.41	532.44
Indiana Lumbermens Mutual Ins. Co.	21.88	95.46
Insurance Company of North America	8,761.74	4,900.23
Iowa Mutual Insurance Company	1,760.29	37.50
Jersey Insurance Company of N. Y.	1,033.70	232.48
Law Union & Rock Insurance Company	411.83	44.25
Liverpool & London & Globe Ins. Co., Ltd.	3,016.20	891.89
London & Lancashire Ins. Co., Ltd.	685.55	800.31
London & Scottish Assur. Corp., Ltd.	417.07	223.70
Lumber Mutual Fire Insurance Co.	19.70	100.83
Lumbermens Mutual Insurance Co.	14.51	.....
Lumbermens Underwriting Alliance	915.00	14,152.00
Manufacturers Fire Insurance Co.	70.22	.....
Massachusetts Fire & Marine Ins. Co.	1,025.68	49.22
Mercantile Insurance Co. of America	2,401.91	81.27
Merchants Fire Assur. Corp. of N. Y.	1,642.87	476.93
Merchants Fire Insurance Company	2,013.78	1,784.60
Mercury Insurance Company	521.42	28.00

NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred
Michigan Fire & Marine Insurance Co.	398.40	368.82
Michigan Millers Mutual Fire Ins. Co.	80.64	None
Millers' Mutual Fire Insurance Ass'n	61.68	None
Millers Mutual Fire Insurance Co.	51.78	21.21
Millers Mutual Fire Ins. Co. of Texas	52.04	None
Mill Owners Mutual Fire Insurance Co.	87.56	81.56
Milwaukee Mechanics' Insurance Co.	2,543.37	1,275.27
Minneapolis Fire & Marine Ins. Co.	4,975.61	(1,091.84)
Monarch Fire Insurance Company	5,011.60	4,522.74
Mutual Implement & Hdwe. Ins. Co.	3,054.19	1,134.09
Nat'l-Ben Franklin Fire Insurance Co.	1,105.88	1,122.36
National Fire Insurance Company	4,400.52	534.54
National Liberty Ins. Co. of America	3,165.39	616.80
National Retailers Mutual Insurance Co.	820.67	409.41
National Union Fire Insurance Co.	2,116.13	311.37
Newark Fire Insurance Company	1,367.44	75.92
New Brunswick Fire Insurance Co.	582.76	None
New England Fire Insurance Company	857.18	92.20
New Hampshire Fire Insurance Co.	2,420.18	2,019.44
New York Underwriters Insurance Co.	5,044.70	878.76
New Zealand Insurance Co., Ltd.	620.15	42.23
Niagara Fire Insurance Company	3,971.72	1,030.75
North British & Mercantile Ins. Co.	4,137.32	1,337.39
Northern Assurance Company, Ltd.	1,799.94	590.97
North River Insurance Company	2,984.28	197.81
Northwestern Fire & Marine Ins. Co.	989.25	166.65
Northwestern Mutual Fire Ass'n	11,734.42	6,263.41
Northwestern National Insurance Co.	636.24	104.49
Norwich Union Fire Ins. Soc., Ltd.	1,871.66	260.63
Old Colony Insurance Company	845.11	524.44

EXTENDED COVERAGE, 1946—(Continued) **FIRE COMPANIES** **Table A-2**

NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred
Orient Insurance Company	1,122.67	2,252.40
Pacific Fire Insurance Company	2,055.92	None
Pacific National Fire Insurance Co.	1,576.14	113.94
Palatine Insurance Company	811.06	573.93
Paramount Fire Insurance Company	1,418.77	473.43
Pearl Assurance Company, Ltd.	2,270.65	1,703.75
Pennsylvania Fire Insurance Co.	5,609.94	1,256.93
Penna. Lumbermens Mutual Fire Ins. Co.	37.38	95.46
Penna. Millers Mutual Fire Ins. Co.	52.09	53.03
Philadelphia Fire & Marine Ins. Co.	1,057.80	671.32
Phoenix Assurance Co., Ltd.	3,261.06	-706.60
Phoenix Insurance Company	5,280.30	(4,565.41)
Planet Insurance Company	679.94	None
Potomac Insurance Company	445.08	None
Providence Washington Insurance Co.	465.85	.....
Provident Fire Insurance Company	119.03	None
Queen Insurance Company of America	3,644.27	1,598.43
Reliance Insurance Co. of Philadelphia	748.73	150.28
Richmond Insurance Company of N. Y.	-2.19	-654.00
Rochester American Insurance Company	1,676.57	513.66
Rocky Mountain Fire Insurance Co.	10,612.14	3,875.28
Royal Exchange Assurance	403.69	13.17
Royal Insurance Company, Ltd.	6,267.61	5,050.04
Safeguard Insurance Co. of N. Y.	143.65	375.51
St. Paul Fire & Marine Insurance Co.	8,302.29	4,734.10
Scottish Union & National Ins. Co.	732.34	(70.70)
Security Insurance Company	1,004.33	.....
Sentinel Fire Insurance Company	439.37	92.20
Southern Fire Insurance Company	-3.18	None
Springfield Fire & Marine Ins. Co.	5,154.05	3,134.97
Standard Fire Insurance Company	139.12	26.69
Star Insurance Company of America	1,676.70	1,092.25
State Farm Fire Insurance Company	1,014.51	79.71
Sun Insurance Office, Ltd.	256.49	251.95
Transcontinental Insurance Company	205.68	150.32
Travelers Fire Insurance Co.	1,136.58	1,191.16
Twin City Fire Insurance Company	1,028.92	1.56
Union Assurance Society, Ltd.	123.02	.....
United Firemen's Ins. Co. of Philadelphia	142.39	None
United Mutual Fire Insurance Co.	723.87	150.50
United States Fire Insurance Co.	4,570.13	643.69
Universal Underwriters	-58.23	None
Utah Home Fire Insurance Company	91.99	None
Valley Mutual Fire Insurance Co.	39.72	None
Virginia Fire & Marine Insurance Co.	322.62	73.70
Westchester Fire Insurance Company	5,341.13	2,430.12
Western Assurance Company	410.57	-22.74
Western Millers Mutual Fire Ins. Co.	31.47	.....
Western National Insurance Co.	2,915.00	(180.00)
World Fire & Marine Insurance Co.	1,047.82	1,051.25
TOTALS, EXTENDED COVERAGE	$ 376,090.63	$ 148,455.37
Total in parentheses (See Note, Page 9)	$	$ 12,575.56

OCEAN MARINE COVERAGE, 1946 — FIRE COMPANIES — Table A-3

NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred	NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred
Boston Insurance Company	.....	-15.00	National Union Fire Insurance Co.	-470.67	.....
Columbia Insurance Co. of N. Y.	13.10	None	New England Fire Insurance Company	.....	1.25
Connecticut Fire Insurance Company	29.83	.....	St. Paul Fire & Marine Insurance Co.	1,567.01	8,735.79
Federal Insurance Company	157.50	.....	Sentinel Fire Insurance Company	.....	1.25
Fire Association of Philadelphia	314.02	.....	Springfield Fire & Marine Ins. Co.	.....	42.50
Firemen's Ins. Co. of Newark, N. J.	-.89	.....	Standard Fire Insurance Company	44.84	.....
Franklin Fire Insurance Company	5.25	.....	Westchester Fire Insurance Company	131.15	.....
Great American Insurance Company	108.00	None			
Home Insurance Company	6.76	None			
Michigan Fire & Marine Ins. Co.	.....	5.00	TOTALS, OCEAN MARINE COVERAGE	$ 1,905.90	$ 8,770.79

MOTOR VEHICLE FIRE COVERAGE, 1946 — FIRE COMPANIES — Table A-4

NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred	NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred
Aetna Insurance Company	$ 267.89	$ 15.68	Automobile Mutual Ins. Co. of America	24.31	None
Agricultural Insurance Company	92.00	.....	Automobile Ins. Co. of Hartford, Conn.	1,817.01	92.35
Alliance Insurance Co. of Philadelphia	4.41	.....	Baltimore American Ins. Co. of N. Y.	292.62	None
Allstate Fire Insurance Company	503.26	169.15	Bankers & Shippers Ins. Co. of N. Y.	18.54	.....
American Alliance Insurance Company	682.98	48.25	Boston Insurance Company	3.24	.....
American Automobile Fire Ins. Co.	1,127.42	212.90	British General Insurance Co.	1.95	.....
American Aviation & General Ins. Co.	1,921.40	621.67	Caledonian Insurance Company	8.30	.....
American Central Insurance Company	7.31	.....	California Insurance Company	227.78	.....
American Eagle Fire Insurance Co.	122.41	802.40	Calvert Fire Insurance Company	5,225.67	2,975.73
American & Foreign Insurance Company	134.26	56.60	Camden Fire Insurance Company	162.41	.....
American Insurance Company	598.68	75.31	Capital Fire Ins. Co. of California	176.56	.....
American National Fire Insurance Co.	174.91	None	Central Manufacturers' Mut. Ins. Co.	990.82	1,389.19
American Union Insurance Co. of N. Y.	6.50	.....	Charter Oak Fire Insurance Company	6.32	None
Associated Fire & Marine Insurance Co.	3,940.08	525.08	Citizens Insurance Company of N. J.	110.62	59.53
Atlas Assurance Company, Ltd.	28.82	.....	City of New York Insurance Co.	630.84	.....

MOTOR VEHICLE FIRE COVERAGE, 1946—(Continued) **FIRE COMPANIES** **Table A-4**

NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred	NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred
Columbia Fire Insurance Company	566.37	101.72	Hanover Fire Insurance Company	452.00	None
Columbia Insurance Company of N. Y.	3.90	None	Hardware Dealers Mut. Fire Ins. Co.	2,072.02	1,494.20
Commerce Insurance Company	670.49	None	Hardware Mutual Ins. Co. of Minnesota	1,066.07	1,800.00
Commercial Standard Fire & Marine Co.	254.57	None	Hartford Fire Insurance Company	16,018.36	4,833.67
Commercial Union Assurance Co., Ltd.	90.74	.....	Home Fire & Marine Ins. Co. of California	2,694.00	(146.00)
Commercial Union Fire Ins. Co.	1.95	.....	Home Insurance Company	22,277.37	3,822.27
Commonwealth Insurance Co. of N. Y.	349.15	.....	Homeland Insurance Co. of America	2,793.54	.....
Concordia Fire Insurance Company	596.93	.....	Imperial Assurance Company	421.96	None
Connecticut Fire Insurance Company	474.00	.....	Implement Dealers Mut. Fire Ins. Co.	12,344.03	.....
Continental Insurance Company	794.26	13,466.59	Indiana Lumbermens Mutual Ins. Co.	37.50	.....
Dixie Fire Insurance Company	5.58	12.44	Insurance Company of North America	691.90	(174.08)
Dubuque Fire & Marine Ins. Co.	165.16	501.25	Jersey Insurance Company of N. Y.	12.36	.....
Eagle Fire Company of N. Y.	690.91	49.55	Liverpool & London & Globe Ins. Co., Ltd.	145.98	.....
Employers' Fire Insurance Co.	1,488.10	None	London Assurance	12.58	.....
Equitable Fire & Marine Insurance Co.	23.00	None	London & Lancashire Ins. Co., Ltd.	51.84	.....
Eureka-Security Fire & Marine Ins. Co.	46.00	None	London & Scottish Assurance Corp., Ltd.	84.00	None
Federal Insurance Company	1,136.50	.....	Manhattan Fire & Marine Ins. Co.	16.00	None
Federal Union Insurance Company	168.04	.....	Massachusetts Fire & Marine Ins. Co.	213.18	None
Fidelity and Guaranty Fire Corp.	8,682.08	216.43	Mercantile Insurance Co. of America	1,349.70	.....
Fidelity-Phenix Fire Insurance Co.	278.66	1,132.66	Merchants Fire Assurance Corp. of N. Y.	409.21	.....
Fire Association of Philadelphia	144.49	.....	Merchants Fire Insurance Company	.01	.....
Fireman's Fund Insurance Co.	5,894.00	(2,450.00)	Mercury Insurance Company	172.89	.....
Firemen's Insurance Company of Newark	2,245.56	.....	Milwaukee Mechanics' Insurance Co.	1,400.73	.....
Franklin Fire Insurance Company	6,602.02	993.80	Minneapolis Fire & Marine Ins. Co.	3,903.00	.....
General Insurance Company of America	1,641.11	136.22	Monarch Fire Insurance Company	108.00	.....
Girard Fire & Marine Insurance Co.	869.67	.....	Motors Insurance Corporation	16,509.28	5,050.16
Glens Falls Insurance Company	212.66	9.70	Mutual Implement & Hdwe. Ins. Co.	358.94	None
Globe & Rutgers Fire Insurance Co.	53.15	.....	National-Ben Franklin Fire Ins. Co.	460.42	.....
Grain Dealers Nat'l Mutual Ins. Co.	119.63	.....	National Fire Insurance Company	105.25	.....
Great American Insurance Company	2,779.80	212.77	National Liberty Ins. Co. of America	2,402.73	449.97

NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred
National Retailers Mutual Ins. Co.	1,017.85	609.64
National Surety Marine Ins. Corp.	1.95	.....
National Union Fire Insurance Co.	154.07	25.27
Newark Fire Insurance Company	276.67	.....
New Brunswick Fire Insurance Co.	378.73	384.74
New Hampshire Fire Insurance Co.	314.24	103.14
New York Underwriters Insurance Co.	1,590.82	515.50
Niagara Fire Insurance Company	1,442.81	4,224.47
North British & Mercantile Ins. Co., Ltd.	4,214.70	.....
Northern Assurance Company, Ltd.	77.00	.....
North River Insurance Company	16.25	.....
Northwestern Fire & Marine Ins. Co.	129.27	.....
Northwestern Mutual Fire Ass'n	6,336.79	2,051.12
Northwestern National Insurance Co.	30.57	None
Norwich Union Fire Ins. Soc., Ltd.	928.92	.....
Ocean Marine Insurance Co., Ltd.	323.25	.....
Old Colony Insurance Company	1.95	.....
Pacific Fire Insurance Company	31.65	301.00
Palatine Insurance Company	14.30	.....
Pearl Assurance Company, Ltd.	44.00	None
Pennsylvania Fire Insurance Co.	6,151.38	.....
Penna. Lumbermens Mut. Fire Ins. Co.	98.21	None
Philadelphia Fire & Marine Ins. Co.	114.28	.....
Phoenix Assurance Company, Ltd.	1,778.82	710.69
Phoenix Insurance Company	7,265.00	.....
Planet Insurance Company	1,636.75	.....
Potomac Insurance Company	25.99	.....
Providence Washington Insurance Co.	1,727.03	.....
Queen Insurance Company of America	603.63	.....
Reliance Insurance Co. of Philadelphia	80.76	.....

NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred
Rochester American Insurance Co.	359.64	None
Rocky Mountain Fire Insurance Co.	2,540.49	370.80
Royal Exchange Assurance	581.57	.....
Royal Insurance Company, Ltd.	819.40	None
St. Paul Fire & Marine Ins. Co.	3,236.29	419.00
Scottish Union and National Ins. Co.	53.90	.....
Service Fire Insurance Co. of N. Y.	3,483.75	763.35
Star Insurance Company of America	28.02	10.45
State Farm Fire Insurance Company	24,628.37	13,896.50
Sun Insurance Office, Ltd.	553.06	.....
Transcontinental Insurance Company	130.30	.....
Travelers Fire Insurance Company	167.81	20.00
Twin City Fire Insurance Company	123.58	None
Union Assurance Society, Ltd.	15.81	.....
United Firemen's Ins. Co. of Philadelphia	93.99	48.00
United Mutual Fire Insurance Co.	204.34	20.65
United States Fire Insurance Co.	320.90	.....
Universal Underwriters	447.40	(68.08)
Valley Mutual Fire Insurance Co.	8,721.35	(646.99)
Virginia Fire & Marine Ins. Co.	291.51	9.00
Westchester Fire Insurance Company	6,564.78	.....
Western National Insurance Company	1,339.00	None
World Fire & Marine Insurance Co.	133.19	46.61
Zurich Fire Ins. Co. of N. Y.	927.01	None
TOTALS, MOTOR VEHICLE FIRE	$ 237,515.75	$ 65,857.17
Total in Parentheses (See Note, Page 9)	$	$ 3,485.15

NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred
Aetna Insurance Company	$ 1,052.74	$ 1,117.99
Agricultural Insurance Company	1,589.02	715.14
Albany Insurance Company	134.55	.....
Alliance Insurance Co. of Philadelphia	59.10	339.40
Allstate Fire Insurance Company	2,369.03	1,449.48
American Alliance Insurance Company	3,507.10	1,799.06
American Automobile Fire Ins. Co.	5,503.96	3,962.11
American Aviation & General Ins. Co.	14,371.48	6,753.05
American Central Insurance Co.	56.99	71.35
American Eagle Fire Insurance Co.	535.35	(256.30)
American & Foreign Insurance Co.	692.75	87.73
American Insurance Company	3,333.76	850.18
American National Fire Ins. Co.	898.15	357.14
American Union Ins. Co. of N. Y.	105.50	.....
Associated Fire & Marine Ins. Co.	29,623.48	20,521.30
Atlas Assurance Company, Ltd.	2,000.88	306.13
Automobile Mutual Ins. Co. of America	59.33	None
Automobile Insurance Co. of Hartford	11,269.95	6,195.14
Baltimore American Ins. Co. of N. Y.	1,333.06	309.98
Bankers & Shippers Ins. Co. of N. Y.	114.85	6.42
Boston Insurance Company	4.88	23.60
British General Insurance Company	47.05	.....
Caledonian Insurance Company	11.29	.....
California Insurance Company	1,633.46	660.68
Calvert Fire Insurance Company	48,182.33	24,126.16
Camden Fire Insurance Ass'n	893.95	319.24
Capital Fire Ins. Co. of California	1,525.72	1,104.82
Central Manufacturers' Mutual Ins. Co.	4,301.38	2,683.19
Central Surety Fire Corporation	142.00	48.56
Charter Oak Fire Insurance Co.	91.18	None

NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred
Citizens Fund Mutual Fire Ins. Co.	36,254.98	11,322.23
Citizens Insurance Company of N. J.	2,123.86	1,152.04
City of New York Insurance Co.	2,873.78	2,024.39
Columbia Fire Insurance Company	3,364.95	1,042.30
Columbia Insurance Co. of N. Y.	47.10	None
Commerce Insurance Company	803.12	72.20
Commercial Standard Fire & Marine Co.	2,670.86	1,235.62
Commercial Union Assurance Co., Ltd.	654.68	39.85
Commercial Union Fire Insurance Co.	4.05	.....
Commonwealth Insurance Co. of N. Y.	1,047.44	348.58
Concordia Fire Insurance Company	5,284.28	2,966.17
Connecticut Fire Insurance Company	1,744.93	(1,575.04)
Continental Insurance Company	3,473.63	(1,372.63)
Dixie Fire Insurance Company	79.26	124.74
Dubuque Fire & Marine Insurance Co.	951.74	601.02
Eagle Fire Company of New York	4,668.32	3,700.12
Employers' Fire Insurance Co.	6,533.05	3,068.99
Equitable Fire & Marine Ins. Co.	194.50	(19.60)
Eureka-Security Fire & Marine Ins. Co.	22.69	200.00
Federal Insurance Company	1,887.04	-50.04
Federal Union Insurance Company	670.85	162.76
Fidelity & Guaranty Fire Corp.	42,389.02	23,250.79
Fidelity-Phenix Fire Insurance Co.	1,218.66	(580.03)
Fire Association of Philadelphia	654.28	137.42
Fireman's Fund Insurance Company	23,994.00	(10,646.00)
Firemen's Insurance Company	12,722.60	7,212.38
Franklin Fire Insurance Company	30,075.88	17,207.83
General Insurance Company of America	10,137.50	4,879.57
Girard Fire & Marine Insurance Co.	7,079.27	2,620.71
Glens Falls Insurance Company	254.72	91.22

NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred
Globe & Rutgers Fire Insurance Co.	1.62	.....
Grain Dealers Nat'l Mutual Fire Ins.	1,633.03	97.13
Great American Insurance Company	14,274.20	6,774.42
Hanover Fire Insurance Company	3,975.90	1,228.26
Hardware Dealers Mutual Fire Ins. Co.	3,683.60	2,656.36
Hardware Mutual Ins. Co. of Minnesota	3,478.13	1,701.52
Hartford Fire Insurance Company	76,898.08	34,406.14
Home Fire & Marine Insurance Co.	11,883.00	(4,960.00)
Home Insurance Company	101,485.80	53,569.24
Homeland Insurance Company of America	8,380.63	3,581.02
Imperial Assurance Company	788.41	33.90
Implement Dealers Mutual Fire Ins. Co.	66,962.39	34,125.83
Insurance Company of North America	4,905.43	2,539.49
Iowa Mutual Insurance Company	4,210.49	1,915.01
Jersey Insurance Company of N. Y.	27.88	.....
Liverpool & London & Globe Ins. Co.	733.46	2,742.75
London Assurance	71.37	141.92
London & Lancashire Ins. Co., Ltd.	7.42	100.00
London & Scottish Assurance Corp, Ltd.	225.60	24.65
Manhattan Fire & Marine Ins. Co.	90.64	27.50
Manufacturers Fire Insurance Co.	215.40	.....
Massachusetts Fire & Marine Ins. Co.	1,094.66	563.38
Mercantile Insurance Co. of America	4,049.08	1,874.29
Merchants Fire Assurance Corp. of N. Y.	2,318.89	1,528.35
Merchants Fire Insurance Company	-1.75	-50.00
Mercury Insurance Company	1,163.08	268.25
Michigan Fire & Marine Ins. Co.	6.00	76.88
Milwaukee Mechanics' Insurance Co.	10,722.67	9,044.10
Minneapolis Fire & Marine Ins. Co.	11,792.44	(4,505.68)
Monarch Fire Insurance Company	51.15	41.94

NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred
Motors Insurance Corporation	129,923.94	36,686.77
Mutual Implement & Hdwe. Ins. Co.	229.54	None
National-Ben Franklin Fire Ins. Co.	2,702.86	1,866.43
National Fire Insurance Co. of Hartford	1,652.94	1,025.28
National Liberty Ins. Co. of America	10,945.80	5,326.33
National Retailers Mutual Ins. Co.	3,976.80	2,100.09
National Surety Marine Ins. Co.	24.05	.....
National Union Fire Insurance Co.	873.07	143.21
Newark Fire Insurance Company	1,735.45	318.01
New Brunswick Fire Insurance Co.	1,725.32	946.54
New England Fire Insurance Co.	679.15	19.22
New York Underwriters Insurance Co.	5,851.20	3.631.42
Niagara Fire Insurance Company	6,310.02	(3,075.91)
North British & Mercantile Ins. Co.	12,644.09	7,941.05
Northern Assurance Company, Ltd.	160.46	.....
North River Insurance Company	169.15	19.86
Northwestern Fire & Marine Ins. Co.	257.36	664.67
Northwestern Mutual Fire Ass'n	3,144.17	2,777.06
Northwestern National Insurance Co.	50.97	-6.45
Norwich Union Fire Ins. Soc., Ltd.	6,535.39	7,093.81
Ocean Marine Insurance Co., Ltd.	969.75	.....
Old Colony Insurance Company	4.05	.....
Pacific Fire Insurance Company	125.34	1,175.13
Pacific National Fire Ins. Co.	55.70	302.92
Palatine Insurance Company	168.20	849.93
Pearl Assurance Company, Ltd.	26.74	None
Pennsylvania Fire Insurance Co.	18,454.12	10,472.20
Pennsylvania Lumbermens Mut. Fire	91.97	None
Philadelphia Fire & Marine Ins. Co.	934.51	214.79
Phoenix Assurance Company, Ltd.	4,629.05	1,365.00

MOTOR VEHICLE (EX. FIRE) COVERAGE, 1946—(Cont.) FIRE COMPANIES Table A-5

NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred	NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred
Phoenix Insurance Company	23,816.72	(21,996.16)	Transcontinental Insurance Company	1,767.50	1,406.28
Planet Insurance Company	7,248.46	1,285.82	Travelers Fire Insurance Company	1,663.53	None
Potomac Insurance Company	-69.40	.....	Twin City Fire Insurance Company	436.18	None
Providence Washington Insurance Co.	8,835.06	.....	Union Assurance Society	55.94	.....
Queen Insurance Company of America	4,751.14	2,630.84	United Firemen's Ins. Co. of Philadelphia	204.01	493.24
Reliance Insurance Co. of Philadelphia	744.33	1,034.37	United Mutual Fire Insurance Company	1,055.19	700.00
Rochester American Insurance Co.	1,846.72	271.78	United States Fire Insurance Company	2,802.69	1,387.81
Rocky Mountain Fire Insurance Co.	10,447.48	4,176.75	Universal Underwriters	329.23	(-453.94)
Royal Exchange Assurance	4,199.46	1,912.78	Valley Mutual Fire Insurance Company	34,758.59	1,230.00
Royal Insurance Company, Ltd.	6,699.40	2,002.14	Virginia Fire & Marine Insurance Co.	2,679.18	746.99
Safeguard Insurance Co. of N. Y.	42.00	None	Westchester Fire Insurance Company	45,672.03	51,674.73
St. Paul Fire & Marine Ins. Co.	23,756.93	6,250.95	Western National Insurance Company	8,052.00	(4,101.00)
Scottish Union & National Ins. Co.	693.25	.....	World Fire & Marine Insurance Co.	1,234.46	1,746.20
Security Insurance Company	8,819.47	.....	Zurich Fire Insurance Co. of N. Y.	5,709.43	2,633.49
Sentinel Fire Insurance Company	.....	19.22			
Service Fire Insurance Co. of N. Y.	31,687.97	14,241.94	TOTALS, MOTOR VEHICLE (EX. FIRE)	$1,170,240.62	$ 521,322.20
Springfield Fire & Marine Ins. Co.	1,748.37	653.50			
Star Insurance Company of America	254.03	.....			
State Farm Fire Insurance Co.	36,942.57	20,844.75			
Sun Insurance Office, Ltd.	1,851.53	2,814.28	Total in Parentheses (See Note, Page 9)	$	$ 52,634.41

HAIL COVERAGE (GROWING CROPS), 1946 FIRE COMPANIES Table A-6

NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred	NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred
Aetna Insurance Company	$ 168,100.05	$ 100,232.60	Citizens Insurance Co. of N. J.	80,639.28	28,191.14
Alliance Ins. Co. of Philadelphia	5,039.18	1,136.77	City of New York Insurance Co.	51,409.92	11,003.20
American Alliance Insurance Co.	62,642.88	15,206.39	Continental Insurance Company	143,179.60	42,257.74
American Eagle Fire Insurance Co.	35,814.19	3,747.54	Fidelity-Phenix Fire Insurance Company	81,603.66	32,053.70
Baltimore American Ins. Co. of N. Y.	44,891.64	13,254.18	Franklin Fire Insurance Company	111,566.09	81,137.77

HAIL COVERAGE (GROWING CROPS)—(Continued) FIRE COMPANIES Table A-6

NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred	NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred
Great American Insurance Company	171,630.20	65,415.72	Rochester American Insurance Co.	41,449.15	29,152.71
Home Insurance Company	364,794.09	161,472.39	Rocky Mountain Fire Insurance Co.	52,677.03	18,598.99
Insurance Company of North America	35,500.89	10,861.62	Sentinel Fire Insurance Company	48,921.75	1,917.48
Massachusetts Fire & Marine Ins. Co.	44,861.13	8,642.75	Springfield Fire & Marine Ins. Co.	46,248.20	65,194.27
Michigan Fire & Marine Insurance Co.	.....	7,669.91	Twin City Fire Insurance Company	7,341.95	18.30
National Liberty Ins. Co. of America	34,329.27	19,833.92	World Fire & Marine Insurance Co.	36,783.62	22,224.49
New England Fire Insurance Co.	16,040.16	1,917.48			
Niagara Fire Insurance Co.	30,265.57	8,793.34	TOTALS, HAIL (GROWING CROPS)	$1,748,905.81	$ 753,446.99
Northwestern Fire & Marine Ins. Co.	9,233.11	(1,420.75)			
Philadelphia Fire & Marine Ins. Co.	23,943.20	3,512.59	Total in Parentheses (See Note, Page 9)	$	$ 1,420.75

TORNADO, WINDSTORM, ETC., COVERAGE, 1946 FIRE COMPANIES Table A-7

NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred	NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred
Aetna Insurance Company	$ 588.93	$ 415.50	Dixie Fire Insurance Company	.....	6.00
Agricultural Insurance Company	12.99	70.00	Dubuque Fire & Marine Ins. Co.	4.50	5.25
Alliance Ins. Co. of Philadelphia	-4.23	.....	Employers' Fire Insurance Co.	15.00	None
American Eagle Fire Insurance Co.	144.81	.....	Federal Insurance Company	22.00	.....
American Equitable Assur. Co. of N. Y.	65.22	.....	Federal Union Insurance Company	57.40	.....
American & Foreign Insurance Co.	7.50	.....	Fidelity-Phenix Fire Insurance Co.	27.45	200.00
American Insurance Company	517.60	264.72	Fire Association of Philadelphia	23.65	6.00
California Insurance Company	67.50	.....	Fireman's Fund Insurance Company	147.00	(223.00)
Camden Fire Insurance Company	5.50	.....	Firemen's Insurance Co. of Newark	33.00	9.67
Charter Oak Fire Insurance Co.	26.25	None	Franklin Fire Insurance Company	206.92	1,125.00
Citizens Insurance Co. of New Jersey	60.00	None	Glens Falls Insurance Company	5.50	215.00
City of New York Insurance Company	14.81	.....	Globe & Republic Ins. Co. of America	3.44	.....
Columbia Fire Insurance Company	45.00	606.20	Globe & Rutgers Fire Insurance Co.	20.06	.....
Columbia Insurance Co. of N. Y.	3.00	None	Grain Dealers Nat'l Mut. Fire Ins. Co.	490.64	46.74
Continental Insurance Company	568.73	301.47	Great American Insurance Company	22.00	-9.00

TORNADO, WINDSTORM, ETC., COVERAGE, 1946—(Cont.) FIRE COMPANIES **Table A-7**

NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred
Hanover Fire Insurance Company	55.72	None
Hardware Dealers Mut. Fire Ins. Co.	19.12	-25.00
Hdwe. Mutual Ins. Co. of Minnesota	-.37	.....
Hartford Fire Insurance Company	3,333.06	3,672.47
Home Fire & Marine Ins. Co. of California	72.00	None
Home Insurance Company	2,583.13	924.18
Homeland Insurance Co. of America	257.25	.....
Implement Dealers Mut. Fire Ins. Co.	-42.00	5.17
Insurance Company of North America	7,146.73	262.64
London Assurance	16.50	None
London & Scottish Assurance Corp, Ltd.	7.50	None
Lumbermens Mutual Insurance Co.	.....	6.86
Merchants Fire Assur. Corp. of N. Y.	5.50	.....
Mercury Insurance Company	.93	.....
Michigan Fire & Marine Insurance Co.	.....	244.99
Michigan Millers Mut. Fire Ins. Co.	154.14	122.89
Millers' Mut. Fire Ins. Ass'n of Illinois	355.77	322.57
Millers Mutual Fire Insurance Co.	133.41	5.20
Millers Mutual Fire Ins. Co. of Texas	62.65	239.59
Millers National Insurance Company	5,024.36	1,480.83
Mill Owners Mutual Fire Ins. Co.	306.58	69.96
Minneapolis Fire & Marine Ins. Co.	601.83	(1,118.17)
Monarch Fire Insurance Company	246.25	101.71
Mutual Implement & Hdwe. Ins. Co.	19.12	-37.50
National Fire Insurance Company	1,176.55	.....
National Liberty Ins. Co. of America	248.85	102.00
National Retailers Mutual Ins. Co.	63.05	85.40
National Union Fire Insurance Co.	232.86	77.00
Newark Fire Insurance Company	85.00	20.00
New Brunswick Fire Insurance Co.	123.45	None
New England Fire Insurance Company	.....	61.25
New York Underwriters Insurance Co.	523.01	2.00
Niagara Fire Insurance Company	120.13	.....
North British & Mercantile Ins. Co.	63.26	.....
Northern Assurance Company, Ltd.	49.25	.....
North River Insurance Company	220.05	.....
Northwestern Fire & Marine Ins. Co.	12.56	.....
Northwestern Mutual Fire Ass'n	65.37	56.00
Norwich Union Fire Ins. Soc., Ltd.	41.25	.....
Pacific National Fire Insurance Co.	2.75	None
Palatine Insurance Company	68.13	.....
Pearl Assurance Company, Ltd.	36.00	None
Pennsylvania Fire Insurance Company	56.10	None
Pennsylvania Millers Mut. Fire Ins. Co.	141.07	6.87
Philadelphia Fire & Marine Ins. Co.	94.90	.....
Phoenix Assurance Company, Ltd.	15.00	None
Phoenix Insurance Company	-.05	(140.70)
Queen Insurance Company of America	70.31	.....
Richmond Insurance Company of N. Y.	22.18	372.04
Rocky Mountain Fire Insurance Co.	555.50	1,773.50
Royal Insurance Company, Ltd.	514.78	95.75
St. Paul Fire & Marine Insurance Co.	118.52	None
Scottish Union and National Ins. Co.	23.25	.....
Security Insurance Company	11.00	.....
Sentinel Fire Insurance Company	.....	61.25
Springfield Fire & Marine Ins. Co.	1,578.52	2,082.41
Star Insurance Company of America	85.13	.....
Travelers Fire Insurance Company	8.24	916.73
Tri-State Mutual Grain Dealers	412.38	None
Twin City Fire Insurance Co.	4.38	None
United States Fire Insurance Co.	19.87	.....
Western Assurance Company	16.00	.....
Western Millers Mutual Fire Ins. Co.	107.73	9.52
World Fire & Marine Insurance Co.	46.45	None
TOTALS, TORNADO, WINDST'M, ETC.	$ 30,594.13	$ 16,380.83
Total in Parentheses (See Note, Page 9)	$	$ 1,481.87

INLAND NAVIGATION & TRANSPORTATION COVERAGE, 1946 — FIRE COMPANIES — Table A-8

NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred
Aetna Insurance Company	$ 1,760.27	$ 114.50
Agricultural Insurance Company	186.51	186.51
Albany Insurance Company	157.48	.....
Alliance Insurance Co. of Philadelphia	646.90	134.34
American Alliance Insurance Company	653.95	118.11
American Automobile Fire Ins. Co.	132.56	52.26
American Central Insurance Company	405.86	30.00
American Eagle Fire Insurance Co.	251.46	22.00
American Equitable Assur. Co. of N. Y.	15.00	.....
American & Foreign Insurance Co.	208.65	76.00
American Insurance Company	2,826.61	59.36
American Union Ins. Co. of N. Y.	199.38	.....
Atlas Assurance Company, Ltd.	474.71	.....
Automobile Insurance Co. of Hartford	4,905.41	688.40
Baltimore American Ins. Co. of N. Y.	71.75	.....
Boston Insurance Company	-1.70	.....
British General Insurance Company	87.50	.....
California Insurance Company	1,331.41	784.50
Camden Fire Insurance Ass'n	900.61	80.00
Capital Fire Ins. Co. of California	378.47	55.75
Central Manufacturers' Mutual Ins. Co.	87.06	None
Central Surety Fire Corp.	1,184.40	None
Charter Oak Fire Insurance Co.	11.30	None
Citizens Insurance Co. of N. J.	15.00	None
City of New York Insurance Company	128.28	82.40
Columbia Fire Insurance Company	1,363.40	255.95
Columbia Insurance Company of N. Y.	182.57	270.50
Commerce Insurance Company	52.50	None
Commercial Union Assurance Co., Ltd.	3,901.94	286.50
Commercial Union Fire Insurance Co.	186.03	15.00

NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred
Commonwealth Insurance Co. of N. Y.	518.18	.....
Concordia Fire Insurance Company	163.30	12.50
Connecticut Fire Insurance Company	11,176.44	(1,277.05)
Continental Insurance Company	8,279.96	352.33
Dixie Fire Insurance Company	428.75	.....
Dubuque Fire & Marine Insurance Co.	10.00	None
Eagle Fire Insurance Co. of N. Y.	430.04	.....
East & West Insurance Company	.....	130.50
Employers' Fire Insurance Co.	1,272.99	170.75
Equitable Fire & Marine Insurance Co.	794.53	(2,008.73)
Eureka-Security Fire & Marine Ins. Co.	5,286.53	None
Federal Insurance Company	1,177.33	.....
Federal Union Insurance Company	15.50	76.00
Fidelity & Guaranty Fire Corp.	420.12	-160.15
Fidelity-Phenix Fire Insurance Co.	680.80	108.50
Fire Association of Philadelphia	3,600.50	2,208.41
Fireman's Fund Insurance Company	9,638.00	(396.00)
Firemen's Insurance Co. of Newark	734.79	34.28
Franklin Fire Ins. Co. of Philadelphia	3,412.61	145.00
General Insurance Company of America	4,831.54	2,019.55
Girard Fire & Marine Insurance Co.	724.58	491.50
Glens Falls Insurance Company	84.11	54.85
Globe & Republic Ins. Co. of America	192.91	.....
Globe & Rutgers Fire Ins. Co.	-14.38	.....
Grain Dealers Mutual Fire Ins. Co.	5.50	.....
Great American Insurance Company	4,097.16	403.83
Hanover Fire Insurance Company	55.10	820.60
Hardware Dealers Mut. Fire Ins. Co.	803.11	90.53
Hardware Mutual Ins. Co. of Minnesota	30.87	.....
Hartford Fire Insurance Company	16,734.58	3,404.91

INLAND NAVIGATION & TRANSPORTATION COVERAGE, 1946—(Cont.) **FIRE COMPANIES** **Table A-8**

NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred
Home Fire & Marine Insurance Co.	2,953.00	(338.00)
Home Insurance Company	30,539.82	22,288.45
Homeland Insurance Co. of America	165.14	64.00
Imperial Assurance Company	115.56	.....
Indiana Lumbermens Mutual Ins. Co.	21.66	.....
Insurance Company of North America	4,371.17	270.66
Iowa Mutual Insurance Company	329.06	.....
Liverpool & London & Globe Ins. Co.	3,968.80	47.58
London & Lancashire Ins. Co., Ltd.	15.00	None
London & Scottish Assur. Corp., Ltd.	77.01	.....
Manhattan Fire & Marine Ins. Co.	27.00	None
Manufacturers Fire Insurance Co.	70.32	.....
Massachusetts Fire & Marine Ins. Co.	280.69	None
Mercantile Insurance Co. of America	3,991.39	484.62
Mercury Insurance Company	318.35	.....
Michigan Fire & Marine Ins. Co.	724.77	-111.75
Milwaukee Mechanics' Insurance Co.	785.36	120.83
Minneapolis Fire & Marine Ins. Co.	4,137.16	(759.20)
Monarch Fire Insurance Company	7,312.21	1,599.73
Mutual Implement & Hardware Ins. Co.	803.11	90.53
National-Ben Franklin Fire Ins. Co.	460.69	.....
National Fire Insurance Company	2,199.62	11,648.62
National Liberty Ins. Co. of America	6,490.49	580.00
National Retailers Mutual Ins. Co.	17.86	.....
National Surety Marine Ins. Corp.	1,903.44	539.79
National Union Fire Insurance Co.	132.13	-28.87
Newark Fire Insurance Company	721.64	37.19
New Brunswick Fire Insurance Co.	1,025.85	108.50
New England Fire Insurance Co.	.....	-27.94
New York Underwriters Insurance Co.	8,918.75	3,518.54
Niagara Fire Insurance Company	913.58	52.95
North British & Mercantile Ins. Co.	3,230.16	3,337.60
Northern Assurance Company, Ltd.	80.25	.....
North River Insurance Company	108.10	.....
Northwestern Fire & Marine Ins. Co.	626.33	12.95
Northwestern Mutual Fire Ass'n	8,220.54	937.69
Northwestern National Insurance Co.	44.86	None
Norwich Union Fire Ins. Soc., Ltd.	98.00	.....
Old Colony Insurance Company	12.00	.....
Orient Insurance Company	125.24	None
Pacific National Fire Insurance Co.	746.44	None
Palatine Insurance Company	1,180.51	21.96
Paramount Fire Insurance Company	35.00	.....
Pearl Assurance Company, Ltd.	2,002.74	86.64
Pennsylvania Fire Insurance Company	8,190.66	3,527.83
Philadelphia Fire & Marine Ins. Co.	135.71	.....
Phoenix Assurance Co., Ltd.	2,802.84	626.43
Phoenix Insurance Company	13,956.22	(15,899.15)
Planet Insurance Company	36.04	.....
Potomac Insurance Company	-7.04	.....
Providence Washington Insurance Co.	-3.80	.....
Queen Insurance Company of America	1,016.98	424.84
Reliance Ins. Co. of Philadelphia	-34.03	926.95
Rochester American Insurance Co.	1,229.28	26.00
Rocky Mountain Fire Insurance Co.	445.80	None
Royal Exchange Assurance	20.76	52.00
Royal Insurance Company, Ltd.	3,059.46	2,038.23
St. Paul Fire & Marine Ins. Co.	32,801.84	8,495.94
Scottish Union & National Ins. Co.	70.10	.....
Security Insurance Company	314.25	.....

INLAND NAVIGATION & TRANSPORTATION COVERAGE, 1946—(Cont.) FIRE COMPANIES Table A-8

NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred	NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred
Sentinel Fire Insurance Company	.....	-27.94	Valley Mutual Fire Insurance Company	86.20	None
Springfield Fire & Marine Ins. Co.	1,646.97	-949.91	Westchester Fire Insurance Company	6,992.40	1,011.81
Standard Fire Insurance Company	1,302.49	155.79	Western Assurance Company	-32.69	.....
Star Insurance Company of America	634.23	-239.60	World Fire & Marine Insurance Co.	122.78	300.00
Travelers Fire Insurance Company	1,017.53	1,136.69			
Tri-State Mut. Grain Dealers Fire Ins. Co.	207.54	None	TOTALS, INLAND NAVIGAT'N & TRANS.	$ 275,443.93	$ 77,060.09
Union Assurance Society	619.10	98.79			
United Firemen's Ins. Co. of Philadelphia	50.00	100.00			
United Mutual Fire Insurance Company	99.04	.....	Total in Parentheses (See Note, Page 9)	$	$ 20,678.13
United States Fire Insurance Company	71.75	.....			

RIOT, CIVIL COMMOTION, EXPLOSION COVERAGE, 1946 FIRE COMPANIES Table A-9

NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred	NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred
Aetna Insurance Company	$ 146.73	$ 75.00	Columbia Insurance Company of N. Y.	1.20	None
Agricultural Insurance Company	50.63	None	Commercial Union Assurance Co., Ltd.	13.55	.....
Alliance Insurance Co. of Philadelphia	7.23	.....	Commonwealth Insurance Co. of N. Y.	112.60	.....
American Central Insurance Company	3.90	.....	Connecticut Fire Insurance Company	5.10	.....
American Eagle Fire Insurance Co.	14.19	.....	Continental Insurance Company	39.89	.....
American Equitable Assur. Co. of N. Y.	7.52	.....	Equitable Fire & Marine Ins. Co.	2.00	.....
American & Foreign Insurance Co.	3.00	.....	Eureka-Security Fire & Marine Ins. Co.	7.50	None
American Insurance Company	34.44	.....	Federal Insurance Company	34.86	.....
American Union Ins. Co. of N. Y.	4.20	.....	Fidelity and Guaranty Fire Corp.	.50	.....
Atlas Assurance Company, Ltd.	46.42	.....	Fidelity-Phenix Fire Insurance Co.	98.11	.....
Automobile Insurance Co. of Hartford	53.43	.....	Fire Association of Philadelphia	5.70	.....
Caledonian-American Insurance Co.	5.25	.....	Fireman's Fund Insurance Company	95.00	None
California Insurance Company	7.63	.....	Firemen's Insurance Company	8.85	.....
Camden Fire Insurance Ass'n	33.25	.....	Franklin Fire Insurance Company	162.73	.....
Columbia Fire Insurance Company	6.30	.....	General Insurance Co. of America	1.92	.....

RIOT, CIVIL COMMOTION, EXPLOSION COVERAGE, 1946—(Cont.) FIRE COMPANIES

Table A-9

NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred
Girard Fire & Marine Insurance Co.	.50	.....
Glens Falls Insurance Company	47.17	None
Globe & Republic Ins. Co. of America	76.15	.....
Hanover Fire Insurance Company	13.85	None
Hardware Dealers Mutual Fire Ins. Co.	-3.04	None
Hardware Mutual Ins. Co. of Minnesota	33.47	.....
Hartford Fire Insurance Company	260.92	.....
Home Fire & Marine Ins. Co. of California	21.00	None
Home Insurance Company	31.87	None
Homeland Insurance Co. of America	18.65	.....
Insurance Company of North America	111.89	.....
Law Union & Rock Insurance Company	1.50	None
Liverpool & London & Globe Ins. Co., Ltd.	-5.20	.....
London & Lancashire Ins. Co., Ltd.	.75	None
Mercantile Insurance Co. of America	17.24	.....
Merchants Fire Insurance Company	5.73	.....
Mercury Insurance Company	63.00	.....
Michigan Fire & Marine Insurance Co.	.75	.....
Millers' Mut. Fire Ins. Ass'n of Illinois	11.03	.....
Minneapolis Fire & Marine Ins. Co.	6.97	.....
Monarch Fire Insurance Company	13.14	.....
Mutual Implement & Hdwe. Ins. Co.	-3.04	None
National Fire Insurance Company	65.66	.....
National Union Fire Insurance Co.	-73.37	.....
Newark Fire Insurance Company	6.91	.....
New England Fire Insurance Co.	8.45	.....
New Hampshire Insurance Company	3.01	.....
Niagara Fire Insurance Company	172.41	.....
North British & Mercantile Ins. Co.	546.23	.....
North River Insurance Company	-15.80	.....
Northwestern Mutual Fire Ass'n	88.44	.....
Norwich Union Fire Ins. Soc., Ltd.	19.08	.....
Orient Insurance Company	32.06	None
Pacific National Fire Insurance Co.	-1,068.08	None
Palatine Insurance Company	13.78	.....
Pearl Assurance Company, Ltd.	52.15	None
Pennsylvania Fire Insurance Company	22.71	.....
Phoenix Assurance Company, Ltd.	15.62	None
Phoenix Insurance Company	16.75	.....
Providence Washington Insurance Co.	17.16	.....
Queen Insurance Company of America	157.25	.....
Reliance Insurance Co. of Philadelphia	20.43	.....
Royal Exchange Assurance	113.20	None
Royal Insurance Company, Ltd.	58.05	.....
St. Paul Fire & Marine Insurance Co.	-14.29	None
Scottish Union & Nat'l Ins. Co.	3.95	.....
Security Insurance Company	-1.00	.....
Sentinel Fire Insurance Company	5.91	.....
Springfield Fire & Marine Ins. Co.	119.51	.....
Star Insurance Company of America	.56	.....
Sun Insurance Office, Ltd.	2,273.27	.....
Transcontinental Insurance Company	3.28	.....
United Mutual Fire Insurance Co.	28.87	None
United States Fire Insurance Co.	144.50	.....
Utah Home Fire Insurance Company	41.37	None
Westchester Fire Insurance Company	-6.55	.....
Western Assurance Company	-21.06	.....
Western National Insurance Company	8.00	.....
World Fire & Marine Insurance Co.	-3.86	None
TOTALS, RIOT, CIVIL COMMOTION, EXPLOSION	$ 4,592.49	$ 75.00

SPRINKLER LEAKAGE COVERAGE, 1946 — FIRE COMPANIES — Table A-10

NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred
American Equitable Assur. Co. of N. Y.	$ 2.65	$ .....
American Insurance Company	3.39	.....
Bankers & Shippers Ins. Co. of N. Y.	6.88	.....
Caledonian Insurance Company	16.50	.....
Central Manufrs. Mutual Insurance Co.	8.58	.....
Columbia Fire Insurance Company	60.00	.....
Commercial Union Assur. Co., Ltd.	18.77	.....
Federal Insurance Company	14.67	.....
Fidelity-Phenix Fire Insurance Co.	-13.87	.....
Fireman's Fund Insurance Company	55.00	.....
Franklin Fire Insurance Company	15.55	.....
General Insurance Company of America	5.04	.....
Glens Falls Insurance Company	-22.24	None
Grain Dealers Nat'l Mut. Fire Ins. Co.	11.11	.....
Hartford Fire Insurance Company	-8.38	.....
Home Insurance Company	.65	.....
Indiana Lumbermens Mutual Ins. Co.	11.03	.....
Insurance Company of North America	1,040.00	.....
Liverpool & London & Globe Ins. Co.	79.67	.....
Lumber Mutual Fire Insurance Co.	7.73	.....
Lumbermens Mutual Insurance Co.	7.73	.....
Michigan Millers Mutual Fire Ins. Co.	1.76	None
Millers Mutual Fire Insurance Co.	3.03	None
Millers Mut. Fire Ins. Co. of Texas	4.29	.....
Mill Owners Mutual Fire Ins. Co.	8.64	.....
National Retailers Mutual Ins. Co.	12.26	.....
Newark Fire Insurance Company	-.02	.....
New York Underwriters Ins. Co.	39.86	.....
North British & Mercantile Ins. Co.	7.00	.....
Pacific Fire Insurance Company	2.77	.....
Pacific National Fire Insurance Co.	1.41	None
Pearl Assurance Company, Ltd.	.18	None
Pennsylvania Lumber. Mut. Fire Ins. Co.	12.26	None
Pennsylvania Millers Mut. Fire Ins. Co.	6.17	None
Phoenix Assurance Company, Ltd.	41.00	None
St. Paul Fire & Marine Ins. Co.	3.73	None
Security Insurance Company	1.32	None
Star Insurance Company of America	54.40	.....
Travelers Fire Insurance Company	2.89	None
TOTALS, SPRINKLER LEAKAGE	$ 1,523.41	$ None

AIRCRAFT COVERAGE, 1946 — FIRE COMPANIES — Table A-11

NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred
Aetna Insurance Company	$ -8.50	$ None
Agricultural Insurance Company	2.25	2.25
Alliance Insurance Co. of Philadelphia	29.90	.....
American Alliance Insurance Co.	73.79	None
American Aviation & General Ins. Co.	5,431.48	2,183.13
American Eagle Fire Insurance Co.	.....	-5.71
American Insurance Company	868.49	135.00
Automobile Insurance Company	58.00	.....
Columbia Insurance Co. of N. Y.	77.87	None
Commercial Union Assurance Co., Ltd.	162.50	.....

AIRCRAFT COVERAGE, 1946—(Continued) FIRE COMPANIES Table A-11

NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred	NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred
Continental Insurance Company	138.00	-12.88	Niagara Fire Insurance Company	31.34	.....
Employers' Fire Insurance Co.	227.44	930.07	North British & Mercantile Ins. Co.	448.20	.....
Federal Insurance Company	10.17	.....	Northern Assurance Company, Ltd.	.....	872.31
Federal Union Insurance Company	5,807.67	3,091.08	North River Insurance Company	-2.84	.....
Fidelity & Guaranty Fire Corp.	33.19	.....	Pennsylvania Fire Insurance Company	5,122.75	4,095.83
Fidelity-Phenix Fire Insurance Co.	150.38	-12.88	Phoenix Assurance Company, Ltd.	54.18	-2,742.00
Fireman's Fund Insurance Company	63.00	None	Phoenix Insurance Company	-8.50	.....
Firemen's Insurance Company	228.31	135.00	Queen Insurance Company of America	977.55	1,035.56
General Insurance Company of America	7,831.50	8,610.60	Rochester American Insurance Co.	1,535.40	3,481.23
Glens Falls Insurance Company	None	-27.00	Royal Insurance Company, Ltd.	1,655.44	72.22
Great American Insurance Company	1,884.70	736.98	St. Paul Fire & Marine Insurance Co.	314.09	None
Hanover Fire Insurance Company	None	-12.00	Service Fire Insurance Co. of N. Y.	3,596.88	None
Hartford Fire Insurance Company	3,118.57	.....	Springfield Fire & Marine Ins. Co.	-6.37	.....
Homeland Insurance Company	354.04	.....	Sun Insurance Office, Ltd.	61.18	.....
Liverpool & London & Globe Ins. Co.	296.44	.....	Travelers Fire Insurance Company	-6.37	None
Massachusetts Fire & Marine Ins. Co.	105.17	373.68	United States Fire Insurance Co.	-2.84	.....
Mercantile Insurance Co. of America	258.00	.....	Westchester Fire Insurance Company	5,361.45	903.98
National Fire Insurance Company	220.10	.....			
National Union Fire Insurance Co.	-8.50	.....			
Newark Fire Insurance Company	3,249.65	1,482.69	TOTALS, AIRCRAFT	$ 49,795.15	$ 25,329.14

EARTHQUAKE COVERAGE, 1946 FIRE COMPANIES Table A-12

NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred	NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred
Aetna Insurance Company	$ 199.41	$ None	Associated Fire & Marine Ins. Co.	972.28	.....
Agricultural Insurance Company	92.43	None	Atlas Assurance Company, Ltd.	17.36	.....
Alliance Insurance Co. of Philadelphia	14.00	.....	Camden Fire Insurance Company	2.50	.....
American Equitable Assurance Co.	25.02	.....	Central Manufacturers Mut. Ins. Co.	304.00	None
American Insurance Company	40.35	.....	Columbia Insurance Co. of N. Y.	-6.30	None

EARTHQUAKE COVERAGE, 1946—(Continued) FIRE COMPANIES Table A-12

NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred
Commercial Union Assurance Co., Ltd.	88.74	.....
Continental Insurance Company	26.00	.....
Eagle Fire Company of N. Y.	133.65	.....
Eureka-Security Fire & Marine Ins. Co.	53.73	None
Federal Insurance Company	255.92	.....
Fidelity and Guaranty Fire Corp.	5.62	.....
Fire Association of Philadelphia	12.00	.....
Fireman's Fund Insurance Company	44.00	None
General Insurance Company of America	15.14	.....
Globe & Republic Ins. Co. of America	52.17	.....
Great American Insurance Company	57.34	None
Hanover Fire Insurance Company	6.00	None
Hartford Fire Insurance Company	4.50	.....
Home Fire & Marine Ins. Co. of California	80.00	None
Home Insurance Company	40.29	None
Homeland Insurance Co. of America	42.00	.....
Imperial Assurance Company	16.00	None
Insurance Company of North America	2.80	.....
Liverpool & London & Globe Ins. Co.	-1.32	.....
Mercantile Insurance Co. of America	13.50	.....
Merchants Fire Assur. Corp. of N. Y.	27.36	.....
Minneapolis Fire & Marine Ins. Co.	12.00	.....
Monarch Fire Insurance Company	29.85	.....
National Fire Insurance Company	202.90	.....
Niagara Fire Insurance Company	27.37	.....
North British & Mercantile Ins. Co.	61.02	.....
North River Insurance Company	184.85	.....
Northwestern Mutual Fire Ass'n	63.55	.....
Pacific National Fire Insurance Co.	24.99	None
Palatine Insurance Company	13.48	.....
Pearl Assurance Company, Ltd.	-105.97	None
Phoenix Assurance Company, Ltd.	6.75	None
Phoenix Insurance Company	-4.48	.....
Queen Insurance Company of America	12.00	.....
Rocky Mountain Fire Insurance Co.	8.00	None
Royal Insurance Company, Ltd.	285.26	.....
St. Paul Fire & Marine Ins. Co.	18.00	None
United Mutual Fire Insurance Co.	1,144.80	None
United States Fire Insurance Co.	-26.38	.....
Westchester Fire Insurance Company	3.50	.....
TOTALS, EARTHQUAKE	$ 4,597.98	$ None

ALL OTHER COVERAGE, 1946 FIRE COMPANIES Table A-13

NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred
Camden Fire Insurance Ass'n	$ -4.25	$ .....
Citizens Fund Mutual Fire Ins. Co.	2,587.40	1,622.67
East & West Insurance Company	.....	194.00
Fireman's Fund Insurance Company	482.00	None
Franklin Fire Insurance Company	.50	.....
Hartford Fire Insurance Company	3.25	.....
Home Insurance Company	226.45	None
Lumber Mutual Fire Insurance Co.	38.48	.....
Lumbermens Mutual Insurance Co.	42.99	.....
Michigan Fire & Marine Ins. Co.	.....	23.32
Millers Mutual Fire Ins. Co. of Texas	14.40	.....
New England Fire Insurance Company	.....	5.83
North British & Mercantile Ins. Co.	1,535.49	81.06
Pennsylvania Fire Insurance Co.	370.00	.....
Rocky Mountain Fire Insurance Co.	5.39	.35
Sentinel Fire Insurance Company	.....	5.83
Springfield Fire & Marine Insurance Co.	.....	198.22
World Fire & Marine Insurance Co.	570.00	None
TOTALS, ALL OTHERS	$ 5,872.10	$ 2,131.28

CONDITION OF DOMESTIC RURAL MUTUAL INSURANCE COMPANIES, DECEMBER 31, 1946

TABLE A-X

COMPANIES	Amount of Insurance	Number of Members	Admitted During Year	Withdr'n During Year	Assessments	Collected From Members	Losses Paid	Losses Unpaid	Expenses	Surplus or Funds Unassign.
Cascade Co. Farmers Mutual Insurance Co., Great Falls	$3,766,400.00	1,032	40	27	1	$ 12,150.55	$ 2,713.45	None	$ 4,131.86	$ 33,693.92
Farm Bureau Mutual Rural Ins. Co. of Gallatin Co., Bozeman	891,203.16	325	37	13	None	4,449.71	2,078.88	None	770.89	14,927.72
Farmers Mutual Fire Ins. Ass'n of Ravalli County, Corvallis	1,204,312.00	603	28	46	2	3,552.34	2,915.00	None	686.85	707.67
Farmers Mutual Fire Insurance Company, Dagmar	3,835,144.00	1,559	62	55	1	8,228.35	4,967.14	None	1,855.68	21,744.03
Farmers Mut. Fire & Light. Ins. Ass'n of Fergus Co., Lewist'n	940,304.00	358	12	32	1	4,229.27	271.25	None	2,240.20	9,960.16
Farmers' Mut. Fire & Lighting In. Company, Wibaux	1,519,341.00	610	40	54	1	3,477.04	1,170.02	None	721.89	24,052.63
Finnish Farmers Mutual Fire Insurance Company, Roberts	424,694.00	133	8	39	None	188.53	None	None	361.04	1,039.59
Flathead Farmers Mut. Ins. Company, Kalispell	2,773,798.00	1,044	89	74	1	9,557.40	4,815.91	None	2,750.65	12,665.73
Lake County Farm. Mutual Ins. Company, Polson	3,952,225.00	1,563	354	324	1	11,735.26	4,262.30	747.58	3,455.18	8,593.60
Montana Farm. Mut. Tornado & Cyclone Ins. Co., Dagmar	1,088,230.00	466	77	2	.....	2,540.68	721.01	None	626.17	3,359.40
Montana Farmer Union Mut. Fire Ins. Co., Billings	11,409,830.00	3,545	439	137	.....	65,806.55	8,004.46	None	7,998.57	96,992.62
Mutual Rural Ins. Co. of Richland County, Sidney	1,755,255.00	666	139	146	1	6,469.21	5,259.97	None	780.97	17,583.87
Tri-County Farmers Fire Ins. Company, Whitewater	779,235.00	356	18	10	None	1,061.13	2,560.00	None	604.54	13,846.07
TOTALS	$34,339,971.16	12,260	1,343	959	9	$133,446.02	$ 39,739.39	$ 747.58	$ 26,984.49	$259,167.01

FIRE LOSSES REPORTED FOR 1943, 1944, 1945, 1946

Four-Year Fire Loss Table	1943	1944	1945	1946
Number of Fires Reported	735	651	819	712
Loss on Buildings	$ 669,471.14	$ 418,306.31	$ 513,759.15	$4,063,957.74
Loss on Contents	632,853.94	177,767.80	334,527.39	1,141,428.28
TOTAL LOSS	$1,302,325.08	$ 596,074.11	$ 848,286.54	$5,205,386.02

NUMBER OF FIRES REPORTED FOR 1946 BY CITIES

NAME OF CITY	No. of Fires	Buildings	Contents	Total
Albertson	2	$ 432.50	$ 97.75	$ 530.25
Anaconda	32	6,943.79	648.00	7,591.79
Antelope	1	78.00	.....	78.00
Apgar	1	78.94	.....	78.94
Armstead	1	3,610.57	5,597.78	9,208.35
Augusta	1	1,000.00	.....	1,000.00
Avon	1	177.50	.....	177.50
Bainville	2	4,772.07	1,950.00	6,722.07
Belgrade	5	1,749.03	3,982.84	5,731.87
Belt	3	1,315.70	313.00	1,628.70
Big Sandy	1	669.00	262.00	931.00
Billings	31	56,671.00	12,464.47	69,135.47
Boulder & Basin	2	22.00	420.47	442.47
Box Elder	2	515.00	78.75	593.75
Bozeman	37	888,436.86	526,220.34	1,414,657.20
Bridger	1	100.00	50.00	150.00
Broadview	1	500.00	10.00	510.00
Brockton	1	3,157.00	1,100.00	4,257.00
Browning	4	1,638.72	200.00	1,838.72
Buffalo	1	61.05	.....	61.05
Butte	75	2,613,139.00	376,194.47	2,989,333.47
Bynum	1	500.00	.....	500.00
Camas	2	1,477.33	596.03	2,073.36
Cascade	2	605.00	.....	605.00
Chester	2	283.75	922.94	1,206.69
Chinook	4	2,131.00	469.00	2,600.00
Choteau	2	427.50	.....	427.50
Columbia Falls	5	16,429.13	1,472.95	17,902.08
Conrad	7	2,754.00	1,717.50	4,471.50
Coram	1	1,347.40	1,028.45	2,375.85
Corvallis	1	322.00	.....	322.00
Culbertson	1	175.60	.....	175.60
Cut Bank	13	11,824.03	8,715.99	20,540.02
Deer Lodge	10	4,929.24	1,507.40	6,436.64
Denton	3	976.85	146.00	1,122.85
Dillon	7	15,486.45	4,959.94	20,446.39
Fairfield	1	123.25	.....	123.25
Fergus	1	330.00	463.38	793.38
Fort Benton	5	8,267.38	5,055.50	13,322.88
Fort Peck	1	.....	171.50	171.50
Froid	2	1,084.39	11.00	1,095.39
Gardiner	2	85.00	50.00	135.00
Glasgow	14	5,241.11	956.72	6,197.83
Great Falls	76	61,026.95	13,896.75	74,923.70
Hall	1	239.35	.....	239.35
Harlem	3	1,189.63	.....	1,189.63
Havre	8	11,902.48	1,199.65	13,102.13
Helena	13	40,736.70	3,662.55	44,399.25
Hilger	1	137.76	.....	137.76
Hingham	2	927.00	297.75	1,224.75
Hinsdale	1	7,218.00	1,772.00	8,990.00
Hot Springs	1	.....	35.00	35.00
Judith Basin	2	3,513.00	.....	3,513.00
Kalispell	28	63,123.35	25,027.75	88,151.10
Kevin	1	872.73	.....	872.73
Keystone	1	1,763.72	1,037.65	2,801.37
Lewistown	14	13,794.28	1,781.17	15,575.45
Libby	3	3,450.00	650.00	4,100.00
Lincoln	1	304.30	22.00	326.30
Livingston	14	9,673.48	4,891.83	14,565.31
Malta	7	2,324.23	3,803.72	6,127.95

NUMBER OF FIRES REPORTED FOR 1946 BY CITIES—(Continued)

NAME OF CITY	No. of Fires	Buildings	Contents	Total
Manhattan	2	4,451.85	.....	4,451.85
Miles City	12	9,291.73	6,341.40	15,633.13
Milltown	1	772.60	44.00	816.60
Missoula	102	32,300.17	31,586.31	63,886.48
McCabe	1	800.00	.....	800.00
Opheim	1	604.00	.....	604.00
Pablo	1	.....	70.00	70.00
Pendroy	1	150.00	.....	150.00
Philipsburg	6	1,443.00	660.93	2,103.93
Plains	5	6,121.54	1,632.25	7,753.79
Plentywood	8	8,650.00	16,370.87	25,020.87
Plitzville	1	60.50	6.00	66.50
Polson	5	629.00	213.00	842.00
Powers	1	5,160.72	3,755.00	8,915.72
Ravalli	1	.....	26.055.50	26,055.50
Redstone	1	121.50	44.50	166.00
Reserve	1	1,000.00	600.00	1,600.00
Ronan	3	315.00	50.00	365.00
Ross Fork	1	161.30	.....	161.30
Roundup	3	25,375.00	15,500.00	40.875.00
Roy	1	472.50	.....	472.50
Scobey	3	506.00	364.25	870.25
Seeley Lake	1	5,436.10	.....	5,436.10
Shelby	10	14,135.08	1,525.00	15,660.08
Sheridan	1	.....	154.75	154.75
Silver Bow	1	18.00	.....	18.00
Spoin Kop	1	61.00	.....	61.00
Stanford	1	334.30	.....	334.30
Stevensville	2	4,899.20	294.95	5,194.15
Suffolk	1	1,988.00	1,098.00	3,086.00
Sunburst	2	484.85	377.50	862.35
Superior	1	100.00	.....	100.00
Terry	3	1,920.00	1,190.00	3,110.00
Thompson Falls	2	229.85	.....	229.85
Three Forks	3	537.85	22.00	559.85
Townsend	6	1,625.00	2,250.00	3.875.00
Trego	1	9,009.60	2,484.50	11,494.10
Trout Creek	1	3,303.73	.....	3,303.73
Twin Bridges	2	745.06	150.00	895.06
Victor	1	70.20	.....	70.20
Virginia City	3	368.78	.....	368.78
Walkerville	2	6,000.00	2,975.00	8,975.00
Waterloo	1	1,000.00	200.00	1,200.00
Westby	4	2,978.28	163.00	3,141.28
West Yellowstone	3	5,185.67	2,860.49	8,046.16
Whitefish	8	1,458.62	1,118.62	2,577.24
Whitehall	5	5,296.44	303.92	5,600.36
White Sulphur Springs	6	2,507.13	1,072.55	3,579.68
Wicks	1	500.00	400.00	900.00
Wolf Point	2	2,282.50	1,726.00	4,008.50
Zortman	1	70.16	.....	70.16
Zurich	1	1,800.00	1,856.00	3,656.00
Glacier County	1	1,252.80	.....	1,252.80
Liberty County	1	1,728.25	.....	1,728.25
Phillips County	1	1,644.34	.....	1,644.34
Toole County	2	4,535.44	.....	4,535.44
TOTALS	712	$4,063,957.74	$1,141,428.28	$5,205,386.02

CLASSIFICATION OF FIRES BY SUBJECT, 1946

Kind of Property	No. of Fires	Kind of Property	No. of Fires
Dwellings	331	Granaries	2
Garages	45	Mine Buildings	2
Hotels	41	Carpenter Shops	2
Mercantile Stores	39	Saw Mills	2
Apartment Houses	24	Fire Halls	2
Restaurants	22	Slaughter Houses	2
Sheds	16	Foundry	2
Office Buildings	14	Green House	1
Saloons	14	Oil Refinery	1
Service Stations	13	Printing Shop	1
Barns	12	Maternity Home	1
School Houses	10	Lumber Yard	2
Auto Courts	10	Fish Hatchery	1
Stoarge	9	Pool Hall	1
Drug Stores	9	Photo Shop	1
Warehouses	8	Bakery	1
Pumping Units	7	Bank	1
Laundry	7	Nurses Home	1
Rooming Houses	6	Post Exchange	1
Chicken Houses	6	Meat Market	1
Heating Plants	6	Nursery	1
Radio Repair Shops	5	Telephone	1
Lodge Halls	4	Cleaning and Pressing	1
Art Shops	4	Theatre	1
Blacksmith Shops	3	Milk House	1
Tire Repair Shops	3	Church	1
Post Offices	3	Light Plant	1
Elevators	2		
Churches	2		
Bunk Houses	2		
		TOTAL	712

CAUSES OF FIRES REPORTED, 1946

Cause	No. of Fires	Cause	No. of Fires
Undetermined	142	Starting Fire with Kerosene	3
Cigarettes	103	Lighted Candles	3
Defective Chimneys	67	Sparks from Fire Place	2
Defective Wiring	62	Thawing Water Pipes	2
Exposure Fires	38	Electric Heat Pads	2
Overheated Stoves	37	Electric Bulbs	2
Sparks from Chimneys	28	Incendiarism	2
Children Playing with Matches	27	Starting Fire with Gasoline	2
Grease Boiled Over on Stove	24	Chemical	1
Gasoline Ignited	23	Friction	1
Oil Burner Ignited	27	Electric Heater	1
Spontaneous Combustion	18	Electric Iron	1
Burning Rubbish	16	Picture Film Ignited	1
Gas Heaters Exploded	15	Match in Waste Basket	1
Welding Torch	14	Alcohol Burner	1
Hot Ashes	14	Carbide Lamp	1
Defective Furnaces	13		
Lightning	12		
Overheated Motors	6		
		TOTAL	712

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NOTE TO LIFE TABLES

A blank in any of these columns indicates an unreported fact. The word "none" is used where the company actually reported such a fact.

The difference between "premiums received" and "losses incurred" or "losses paid" as reported by each company does not indicate a profit made by the companies. Acquisition costs, commissions, taxes, adjustment costs, determining a profit or loss.

Several casualty coverages are written by both life companies and miscellaneous companies. Grand totals for all classes of companies for these coverages will be found in Tables B-4a to B-4c.

Table B **LIFE INSURANCE COMPANIES**

NAME OF COMPANY	Insurance Written Ordinary Life		*Premiums Received Ordinary Life	
	1945	1946	1945	1946
Aetna Life Insurance Co.	$ 204,137.00	$ 348,673.00	$ 139,288.38	$ 138,914.19
Bankers Life Company	1,329,869.00	2,290,405.00	415,447.05	481,587.93
Benefit Ass'n of Rail. Emp.	.....	None	.....	None
Businessmen's Assurance Co.	192,711.00	406,366.00	12,368.21	19,450.25
Cal.-West. States Life In. Co.	19,000.00	297,500.00	45,594.69	47,766.22
Central Life Assur. Society	114,664.00	191,349.00	43,998.39	45,719.57
Central Life Ins. Co. of Ill.	43,000.00	5,500.00	16,322.03	15,850.67
Connecticut Gen. Life In. Co.	None	75,559.00	None	6,800.45
Connecticut Mut. Life In. Co.	.....	31,685.00	.....	10 391.95
Equit. Life Assur. Society	2,470,434.00	3,526,316.00	1,211,251.56	1,077,751.55
Expressmen's Mut. Life Ins.	12,576.00	6,587.00	2,742.53	2,795.20
Farmers Life Ins. Co.	.....	33,000.00	.....	4,155.12
Great North. Life Ins. Co.	7,647.00	33,121.00	4.341.52	4,838.15
Great Northwest Life In. Co.	358,251.00	183,370.00	17,863.21	24,503.05
John Hancock Mut. Life Ins.	232,790.00	47,707.00	10,279.24	13,476.01
Kansas City Life Ins. Co.	1,107,811.00	1,096,619.00	190,009.27	213,697.62
Lincoln Mut. Life Ins. Co.	.....	3,000.00	.....	122.35
Lincoln Nat'l Life Ins. Co.	821,854.00	1,369,813.61	108,868.31	117,566.44
Loyal Prot. Life Ins. Co.	83,523.00	139,503.00	10,762.31	13,596.42
Mass. Prot. Life Assur.	63,455.00	.....	23,006.94	.....
Metropolitan Life Ins.	2,295,797.00	3,847,766.00	895,341.35	978,040.50
Midland Nat'l Life Ins.	388,101.30	590,240.00	47,951.28	63,523.68
Minn. Mut. Life Ins. Co.	318,498.00	662,693.00	105,813.15	101,991.48
Mut. Benefit Life Ins. Co.	24,286.00	51,373.00	58,367.61	56,028.63
Mut. Life Ins. Co. of N. Y.	3,129,271.00	5,468,729.00	816,108.47	905,929.80
National Life Ins. Co.	13.476.00	17,447.00	41,405.07	41,021.86
New World Life Ins. Co.	420,063.00	751,252.00	45,982.62	84,702.22
New York Life Ins. Co.	6,781,193.00	10,806,334.00	1,881,557.35	2,115,164.49
North American Accident	.....	22,500.00	154.24	745.41
N. Amer. Life & Cas. Co.	117,173.00	482,644.00	3,781.94	16,488.77
No. Amer. Reassur. Co.	216,800.00	175,900.00	9,402.36	11,709.56
Northern Life Ins. Co.	152,980.00	302,359.00	40,605.73	39,787.10
Northwest. Mut. Life Ins. Co.	324,871.00	596,621.00	228,765.33	254,766.20
Northwest. Nat'l Life Ins.	2,343,102.00	3,363,867.00	403,681.11	480,156.11
Occidental Life Ins. Co.	1,674,885.00	2,453,132.00	362,315.07	378,582.12
Ohio Nat'l Life Ins. Co.	181,412.00	1,235,148.00	62,381.91	90,637.20
Old Rep. Credit Life Ins. Co.	.....	66,434.00	.....	42.00
Pacific Mut. Life Ins. Co.	14,500.00	19,748.00	66,634.99	62,885.68
Pacific Nat'l Life Assur. Co.	298,750.00	467,127.00	80,513.25	89,670.29
Pacific North. Life Ins. Co.	9.550.00	.....	13,771.57	.....
Paul Revere Life Ins. Co.	103,866.00	229,807.00	23,033.25	48,183.19
Penn. Mut. Life Ins. Co.	484,294.00	898,097.00	204,387.11	228,343.18
Phoenix Mut. Life Ins. Co.	175,125.00	61,999.00	17,674.20	20,717.61
Policyhold. Nat'l Life Ins. Co.	1,330,804.75	1,365,230.00	164,136.65	196.129.63
Provident Life & Acc. In. Co.	19,000.00	30,000.00	1,161.33	1,563.18
Provident Life Ins. Co.	352,707.00	783,573.00	90.371.07	109,647.11
Prudential Ins. Co. of Amer.	429,463.00	650,245.00	346,089.62	342,415.23
Pub. Sv. Life, Hth. & Acc. Co.	.....	None	.....	2,823.25
Rushmore Mut. Life Ins. Co.	.....	733,250.00	.....	26,360.07
State Farm Life Ins. Co.	152,750.00	208,018.00	19,016.13	34,299.97
Sun Life Assur. Co. of Can.	175,820.00	423,784.00	140,900.32	157,171.25
Traveelrs Ins. Co.	121.229.00	107,009.00	74,400.22	82,562.56
Union Central Life Ins. Co.	98,334.00	7,500.00	12,115.57	15,127.20
United Benefit Life Ins. Co.	646,250.00	1,104,532.00	90,656.25	111,632.29
Wash. Nat'l Life Ins. Co.	212,145.00	142,642.00	23,281.00	23,518.35
West Coast Life Ins. Co.	28,078.00	40,609.00	19,948.31	20,405.85
Western Life Ins. Co.	5,235.389.00	7,795,068.00	950,887.64	1,322,207.56
Woodmen Central Assur Co.	.....	80,000.00	.....	1,797.26
TOTALS	$35,331,685.05	$56,128,750.61	$9,594,736.71	$10,755,760.38

* See Note on Page 47

MONTANA BUSINESS, 1946 — Table B

*Losses for 1946 Ordinary Life		Ordinary Insurance in Force December 31, 1945		Ordinary Insurance in Force December 31, 1946	
Incurred	Paid	Policies	Amount	Policies	Amount
$ 105,212.20	$ 105,412.20	1,518	$ 4,091,905.00	1,550	$ 4,222,485.00
157,591.00	154,591.00	5,553	15,699,684.00	5,991	17,413,521.00
None	None	.....	.....	None	None
2,100.00	2,000.00	383	661,439.00	481	877,326.00
5,500.00	6,500.00	824	1,743,941.00	848	2,040,769.00
19,946.87	20,295.87	1,200	2,339,942.00	1,226	2,466,251.00
None	None	366	567,067.00	362	561,567.00
1,000.00	1,000.00	52	192,102.00	52	228,660.00
8,529.00	8,529.00	217	513,050.00	238	544,735.00
191,198.50	195,353.54	13,380	29,848,347.00	14,105	32,518,596.00
3,000.00	3,000.00	100	124,441.00	100	122,168.00
None	None	35	77,136.00	57	110,136.00
None	None	72	117,702.00	87	144,361.00
5,000.00	5,000.00	186	491,137.00	206	467,382.00
2,000.00	2,000.00	111	224,573.00	132	264,165.00
56,254.00	53,006.38	3,923	6,539,441.00	4,226	7,274,394.00
None	None	3	4,000.00	4	7,000.00
43,850.00	46,765.00	3,232	6,564,470.66	3,432	7,403,614.27
None	None	284	421,142.00	337	525,145.00
.....	.....	357	686,019.00	.....	.....
366,180.89	381,794.00	23,520	35,078,208.00	24,745	38,219,538.00
3,000.00	3,000.00	1,262	1,857,674.47	1,534	2,336,093.73
20,591.78	19,609.28	1,294	3,204,893.00	1,383	3,557,602.00
68,363.00	70,451.00	1,047	2,523,687.00	1,025	2,469,835.00
296,678.00	242,589.00	11,429	25,913,072.00	12,544	29,808,028.00
20,000.00	20,000.00	708	1,858,222.00	684	1,812,363.00
8,500.00	9,500.00	1,008	1,996,194.00	1,184	2,557,619.00
427,718.55	530,123.23	36,808	62,415,732.00	40,414	70,583,862.00
None	None	7	23,000.00	18	45,500.00
None	None	34	99,110.00	184	509,312.00
914.00	914.00	334	534,800.00	354	603,300.00
None	None	767	1,451,294.00	845	1,719,978.00
145,684.95	137,818.95	3,140	9,853,590.00	3,190	10,306,985.00
84,228.73	84,228.73	6,660	14,250,638.00	7,624	16,960,881.00
82,458.21	81,573.21	4,086	10,120,041.00	4,572	11,763,272.00
11,753.00	12,770.00	844	1,612,278.00	1,049	2,651,005.00
None	None	None	None	360	64,974.00
27,243.00	26,539.00	1,134	2,759,356.00	1,087	2,638,464.00
32,500.00	33,500.00	1,313	2,590,745.00	1,424	2,916,283.00
.....	.....	437	569,498.00	.....	.....
7,500.00	8,500.00	505	615,916.00	959	1,497,266.00
72,949.00	90,449.00	2,592	6,783,151.00	2,858	7,536,488.00
None	None	58	303,308.00	65	337,170.00
3,065.54	19,180.14	1,570	5,580,273.29	1,889	6,549,762.00
500.00	500.00	129	61,900.00	129	71,300.00
4,500.00	3,500.00	1,820	2,922,367.00	2,018	3,532,054.00
187,770.42	195,742.42	4,850	13,167,153.00	5,450	14,055,091.00
None	None	40	59,731.40	39	59,199.64
2,000.00	.....	.....	.....	242	708,750.00
2,000.00	3,000.00	475	683,885.00	571	885,499.00
48,809.25	46,283.55	2,299	4,900,654.00	2,400	5,245,519.00
58,125.25	75,124.51	835	3,101,180.00	822	3,067,282.00
15,500.00	3,500.00	283	693,182.00	276	623,824.00
16,500.00	15,000.00	2,016	3,326,599.00	2,408	4,085,771.00
18,500.00	18,500.00	447	691,710.00	456	728,492.00
7,865.63	8,457.63	411	655,387.00	417	667,455.00
95,500.00	95,500.00	14,867	32,263,010.00	16,139	38,253,020.00
None	None	.....	.....	55	69,500.00
$2,738,080.77	$2,841,100.64	160,478	$324,582,958.42	174,847	$366,690,612.67

* See Note on Page 47

Table B-1

LIFE INSURANCE COMPANIES—MONTANA BUSINESS, 1946

Table B-1

NAME OF COMPANY	Insurance Written Group Insurance		*Premiums Received Group Insurance		*Losses for 1946 Group Insurance		Group Ins. In Force	Group Ins. In Force
	1945	1946	1945	1946	Incurred	Paid	Dec. 31, 1945	Dec. 31, 1946
Aetna Life Ins. Co.	$ 4,475,331.00	$ 7,056,364.00	$127,547.11	$145,983.54	$ 32,000.00	$ 33,000.00	$ 9,243,822.00	$13,759,940.00
Equitable Life Assur Co.	2,567,634.00	3 059,502.00	72,057.86	83,695.17	51,136.00	47,336.00	6,688,524.00	6,738,410.00
Jn. Hancock Mut. Life In. Co.	34,420.00	124.065.00	5,279.86	5,854.00	4,820.00	4,820.00	294,075.00	368,060.00
Lincoln Nat'l Life Ins. Co.	None	73,500.00	None	210.22	None	None	60,000.00	129,000.00
Metropolitan Life Ins. Co.	2,552,400.00	4,562,300.00	140,094.45	161,136.22	89,073.06	90,073.06	8,576,600.00	10,321,850.00
Minn. Mutual Life Ins. Co.	13,351.00	19,495.00	155.08	175.32	15.00	17.50	16,897.00	32,831.00
Northern Life Ins. Co.	20,250.00	193,750.00	1,084.58	1,672.44	None	None	120,000.00	237,250.00
Occidental Life Ins. Co.	8,333.00	None	26,956.41	26,650.41	7,707.58	7,707.58	1,052,955.00	1,104,449.00
Pacific Nat. Life Assur. Co.	.....	.....	.....	9,407.65	.....	.....	.....	.....
Prudential Ins. Co.	9,213,240.00	15,741,059.00	407,007.99	480,487.75	453,767.42	459,888.88	30,640,908.00	35,061,882.00
Sun Life Assur. Co.	143,359.00	159,551.00	2,742.90	2,752.15	2,500.00	2,500.00	197,488.00	217,885.00
Travelers Insurance Co.	999,702.00	2,180,037.00	27,518.39	33,027.10	3,000.00	3,000.00	3,201,361.00	4,250,018.00
West Coast Life Ins. Co.	29,000.00	91,000.00	2,943.20	3,113.14	4,000.00	4,000.00	295,000.00	305,000.00
TOTALS	$20,337,020.00	$33,260,623.00	$813,387.83	$954,165.11	$648,019.06	$652,343.02	$60,377,630.00	$72,526,575.00

Table B-2

LIFE INSURANCE COMPANIES—MONTANA BUSINESS, 1946

Table B-2

NAME OF COMPANY	Insurance Written Industrial		*Premiums Received Industrial		*Losses for 1946 Industrial		Industrial Ins. In Force	Industrial Ins. In Force
	1945	1946	1945	1946	Incurred	Paid	Dec. 31, 1945	Dec. 31, 1946
Jn. Hancock Mut. Life In. Co.	$ 112,885.00	$ 45,441.00	$ 3,611.44	$ 4,427.41	$ 1,623.00	$ 946.00	$ 105,470.00	$ 143,911.00
Metropolitan Life Ins. Co.	1,344,691.00	1,246,264.00	575,296.93	563,100.62	219,021.51	226,655.96	17,505,612.00	18,046,076.00
Prudential Ins. Co.	2,017.00	2,395.00	25,740.89	31,474.53	25,187.61	24,476.87	770,684.00	928,002.00
TOTALS	$ 1,459,593.00	$ 1,294,100.00	$604,649.26	$599,002.56	$245,832.12	$252,078.83	$18,381,766.00	$19,117,989.00

* See Note on Page 47

Table B-3

LIFE INSURANCE COMPANIES
Montana Business, 1946

NAME OF COMPANY	Consideration for Annuities	Premium Tax Paid During Year
Aetna Life Insurance Co.	$ 36,890.77	$ 6,552.47
Bankers Life Company	27,095.34	9,354.14
Benefit Ass'n of Railway Employees	None	3,044.50
Business Men's Assurance Company of America	2,813.78	872.16
California-Western States Life Ins. Co.	2,029.52	1,009.77
Central Life Assurance Society	143.19	828.24
Central Life Ins. Co., Ill.	None	329.38
Connecticut General Life Insurance Co.	36.72	133.30
Connecticut Mutual Life Insurance Co.	692.69	222.80
Equitable Life Assurance Society	395,071.17	27,727.92
Expressmen's Mutual Life Insurance Co.	None	125.00
Farmers Life Insurance Co.	.....	125.00
Great Northern Life Insurance Co.	.....	994.22
Great Northwest Life Insurance Co.	None	512.30
John Hancock Mutual Life Insurance Co.	14,694.11	773.64
Kansas City Life Insurance Co.	7,910.85	4,423.94
Lincoln Mutual Life Insurance Co.	.....	125.00
Lincoln National Life Insurance Co.	8,784.91	2,466.66
Loyal Protective Life Insurance Co.	None	933.71
Metropolitan Life Insurance Company	190,254.20	36,015.61
Midland National Life Insurance Co.	None	1,268.96
Minnesota Mutual Life Insurance Co.	2,378.50	1,911.32
Mutual Benefit Life Insurance Co.	2,158.09	1,001.57
Mutual Life Insurance Co. of N. Y.	54,868.91	18,116.47
National Life Insurance Co.	4,400.68	798.72
New World Life Insurance Co.	650.00	1,473.41
New York Life Insurance Co.	44,240.86	38,528.37
North American Accident Insurance Co.	None	1,285.28
North American Life & Casualty Co.	340.66	728.71
North American Reassurance Co.	.....	.....
Northern Life Insurance Co.	2,319.80	1,049.98
Northwestern Mutual Life Insurance Co.	2,817.06	4,382.69
Northwestern National Life Insurance Co.	128,194.67	11,741.53
Occidental Life Insurance Co.	56,835.59	9,453.46
Ohio National Life Insurance Co.	462.00	1,762.00
Old Republic Credit Life Insurance Co.	None	125.00
Pacific Mutual Life Insurance Co.	2,631.78	1,474.20
Pacific National Life Assurance Co.	1,283.35	1,982.49
Paul Revere Life Insurance Co.	None	1,740.95
Penn Mutual Life Insurance Co.	21,601.27	4,386.94
Phoenix Mutual Life Insurance Co.	None	430.44
Policyholder's National Life Insurance Co.	11,548.82	4,168.63
Provident Life Insurance Co.	None	2,136.44
Provident Life & Accident Insurance Co.	None	1,315.45
Prudential Ins. Co. of America	43,068.27	14,527.29
Public Service Life, Health & Accident Co.	.....	125.00
Rushmore Mutual Life Insurance Co.	.....	1,135.88
State Farm Life Insurance Co.	404.00	686.89
Sun Life Assurance Co. of Canada	9,585.64	2,962.79
Travelers Insurance Company	27,426.09	3,908.82
Union Central Life Insurance Co.	1,207.67	322.71
United Benefit Life Insurance Co.	2,391.30	2,624.08
Washington National Insurance Co.	58.44	1,213.05
West Coast Life Insurance Co.	.....	556.10
Western Life Insurance Co.	65,705.96	12,278.59
Woodmen Central Assurance Co.	.....	125.00
TOTALS	$ 1,173,005.66	$ 248,298.97

CASUALTY BUSINESS, 1946 **LIFE COMPANIES** **Table B-4**

NAME OF COMPANY	Premiums Received		Losses Paid		Losses Incurred	
	1945	1946	1945	1946	1945	1946
Aetna Life Insurance Co.	$ 14,110.25	$ 12,054.25	$ 6,625.20	$ 6,829.33	$ 20,523.98	$ -7,124.93
Business Men's Assurance Co.	9,135.42	20,120.15	4,144.71	7,726.67	4,940.53	15,489.77
California-Western States Life	1,501.64	1,781.56	413.26	440.81	452.84	504.25
Connecticut General Life Insurance Co.	.....	519.88	.....	None	.....	None
Equitable Life Assurance Society	36,801.62	22,966.63	19,738.24	17,682.19	1,385.24	17,237.19
Great Northern Life Insurance Co.	42,777.99	43,623.03	5,459.58	4,145.18	5,459.58	.....
John Hancock Mutual Life Insurance Co.	.....	1,382.29	.....	726.97	.....	726.97
Loyal Protective Life Insurance Co.	27,036.57	33,173.97	14,619.89	9,858.66	7,787.82	12,307.10
Metropolitan Life Insurance Co.	54,776.74	54,964.98	35,606.00	40,473.00	34,336.00	39,335.00
North American Accident Insurance Co.	59,026.46	62,268.46	.....	33,007.87	.....	.....
North American Life & Casualty Co.	3 699.82	18,346.94	1,587.44	4,196.85	.....	.....
Northern Life Insurance Co.	11,038.55	11,726.60	11,256.55	4,214.50	12,746.30	2,122.77
Occidental Life Insurance Co.	18,508.81	23,838.69	11,380.22	10,862.74	14,783.69	8,577.73
Pacific Mutual Life Insurance Co.	14,993.56	16,769.73	10,910.35	10.216.93	12,328.35	3,561.93
Paul Revere Life Insurance Co.	33,792.03	37,614.37	13,935.23	17,517.57	16,352.23	.....
Provident Life & Accident Insurance Co.	45,428.97	62,959.29	23,281.27	43,244.02	27,937.53	51,892.92
Prudential Insurance Co. of America	9,278.84	10,463.72	4,071.03	4,083.14	6,199.26	4,176.33
Travelers Insurance Co.	62,247.34	55,078.22	20,074.63	24,398.27	18,293.95	.....
United Benefit Life Insurance Co.	4,128.46	15,945.25	355.33	3,208.48	861.45	.....
Washington National Insurance Co.	31,624.29	35,896.73	13,205.32	14,935.68	13,520.32	.....
Woodmen Central Assurance Co.	.....	23.25	.....	None	.....	None
West Coast Life Assurance Co.	3,242.49	4,052.45	4,093.34	4,813.37	4,136.91	5,517.37
TOTALS	$ 483,149.85	$ 545,570.44	$ 227,583.24	$ 262,402.23	$ 231,980.51	$ 154,324.40

ACCIDENT AND HEALTH COVERAGE, 1946 — LIFE COMPANIES — Table B-4a

Name of Company	Prem. Rec'd	Losses Incurred
Aetna Life Insurance Company	$ 4,946.32	$ -11,044.75
Business Men's Assurance Co.	14,876.17	13,765.74
California-Western States Life	1,781.56	504.25
Connecticut General Life Ins. Co.	519.88	None
Equitable Life Assurance Society	20.00	None
Great Northern Life Ins. Co.	19,167.53	.....
Loyal Protective Life Ins. Co.	1,673.73	1,169.56
Metropolitan Life Insurance Co.	9,168.10	7,629.00
North American Accident Ins. Co.	62,268.46	.....
North American Life & Cas. Co.	18,346.94	.....
Northern Life Insurance Co.	11,726.60	2,122.77
Occidental Life Insurance Co.	15,784.64	2,285.67
Pacific Mutual Life Ins. Co.	11,696.29	1,701.21
Provident Life & Accident Ins. Co.	33,086.09	23,528.65
Travelers Insurance Company	22,233.60	.....
United Benefit Life Ins. Co.	15,945.25	.....
Washington National Ins. Co.	28,284.78	.....
West Coast Life Insurance Co.	358.39	None
Woodmen Central Assurance Co.	23.25	None
TOTALS, Life Companies	$ 271,907.58	$ 41,662.10
TOTALS, Miscellaneous Companies	$ 669,230.07	$ 363,985.94
GRAND TOTALS	$ 941,137.65	$ 405,648.04

LIFE COMPANIES

GROUP ACCIDENT & HEALTH COVERAGE, 1946 — Table B-4b

Name of Company	Prem. Rec'd	Losses Incurred
Aetna Life Insurance Company	$ 3,460.20	$ 3,231.03
Equitable Life Assurance Society	10,059.37	6,380.81
John Hancock Mutual Life Ins. Co.	1,382.29	726.97
Metropolitan Life Insurance Co.	45,711.46	31,492.00
Occidental Life Insurance Co.	8,054.05	6,292.06
Provident Life & Accident Ins. Co.	29,873.20	28,364.27
Prudential Insurance Company	10,463.72	4,176.33
Travelers Insurance Company	15,664.18	.....
Washington National Ins. Co.	7,611.95	.....
West Coast Life Insurance Co.	3,694.06	5,517.37
TOTALS, Life Companies	$ 135,974.48	$ 86,180.84
TOTALS, Miscellaneous Companies	$ 55,168.34	$ 45,987.14
GRAND TOTALS	$ 191,142.82	$ 132,167.98

NON-CANCELLABLE ACCIDENT & HEALTH COVERAGE, 1946 — Table B-4c

Name of Company	Prem. Rec'd	Losses Incurred
Aetna Life Insurance Company	$ 109.25	None
Equitable Life Assurance Society	518.71	1,221.40
Great Northern Life Ins. Co.	24,455.50	.....
Loyal Protective Life Ins. Co.	31,500.24	11,137.54
Metropolitan Life Insurance Co.	85.42	214.00
Pacific Mutual Life Insurance Co.	5,073.44	1,860.72
Paul Revere Life Insurance Co.	37,614.37	.....
Travelers Insurance Company	15.00	.....
TOTALS, Life Companies	$ 99,371.93	$ 14,433.66
TOTALS, Miscellaneous Companies	$ 104,430.63	$ 39,161.47
GRAND TOTALS	$ 203,802.56	$ 53,595.13

ALL OTHER COVERAGE, 1945 **LIFE COMPANIES** **Table B-4d**

NAME OF COMPANY	Type of Coverage	Premiums Rec'd	Losses Incurred
Aetna Life Insurance Company	Hospitalization (Including Group)	$ 3,538.48	$ 688.79
Business Men's Assurance Co.	" " "	5,243.98	1,724.03
Equitable Life Assurance Society	" " "	12,368.55	9,634.98
TOTALS, Hospitalization		$ 21,151.01	$ 12,047.80
Travelers Insurance Company	Auto Liability	$ 567.91	$ .....
Travelers Insurance Company	Liability Other Than Auto	3,740.89	.....
Travelers Insurance Company	Workmen's Compensation	12,856.64	.....
Hospitalization Totals:			
Miscellaneous Companies		$ 74,600.41	$ 12,159.39
Life Companies		21,151.01	12,047.80
GRAND TOTALS		$ 95,751.42	$ 24,207.19
Auto Liability Totals:			
Miscellaneous Companies		$ 1,493,056.99	$ 390,950.56
Life Companies		567.91	.....
GRAND TOTALS		$ 1,493,624.90	$ 390,950.56
Liability Other Than Auto Totals:			
Miscellaneous Companies		$ 468,925.03	$ 56,440.95
Life Companies		3,740.89	.....
GRAND TOTALS		$ 472,665.92	$ 56,440.95
Workmen's Compensation Totals:			
Miscellaneous Companies		$ 701,527.74	$ 290.827.73
Life Companies		12,856.64	.....
GRAND TOTALS		$ 714,384.38	$ 290,827.73

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Miscellaneous Insurance Tables

Miscellaneous Company Tables:

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Statistics, Miscellaneous Companies, turn to page 75

NOTE TO MISCELLANEOUS TABLES

A blank in any of these columns indicates an unreported fact. The word "none" is used where the company actually reported such a fact.

The difference between "premium received" and "losses incurred" or "losses paid" as reported by each company does not indicate a profit made by the companies. Acquisition costs, commissions, taxes, adjustment costs, and many other expenses must be considered in determining a profit or loss.

Figures and totals in parentheses found in the miscellaneous tables indicate gross losses paid. This figure is given merely for its informative value where a company did not report gross losses incurred.

NAME OF COMPANY	Net Premiums		Gross Losses Paid		Gross Losses Incurred		Premium Tax
	1945	1946	1945	1946	1945	1946	
STOCK COMPANIES							
*Accident & Casualty Ins. Co.	$ 26.83	$ 68.87	None	$ 46.00	None	None	$ 125.00
Aetna Casualty & Surety Co.	70,608.67	83,680.44	$ 24,362.15	35,384.60	$ 27,877.15	$ 29,971.60	1,698.61
Allstate Insurance Company	10,006.64	20,184.83	270.30	1,603.97	485.56	2,752.95	428.69
American Automobile Insurance Co.	24,561.73	22,011.52	3,989.34	7,965.90	10,666.34	2,210.90	465.23
American Bonding Co.	8,502.82	6,326.12	None	1,004.75	5.50	2 354.75	151.52
American Casualty Co. of Reading, Pa.	60,105.84	176,653.02	4,296.41	43,875.90	11,272.61	56,990.35	3,558.06
American Guarantee & Liab. Ins. Co.	779.55	871.37	154.59	7.50	154.59	7.50	125.00
American Motorists Ins. Co.	27,078.95	17,982.26	2,880.22	8,513.94	2,456.74	14,763.61	369.85
American Surety Co.	39,625.25	27,872.02	4,631.52	283.20	15,022.99	21,975.87	582.44
Anchor Casualty Company	112,313.27	233,606.33	36,618.05	61,646.87	39,653.05	49,597.87	4,705.14
Associated Indemnity Co.	40,746.00	62,687.10	10,649.59	13,226.28	3,958.59	22,478.32	1,268.87
*Car & General Ins. Corp.	13,827.23	13,389.95	3,630.16	7,434.08	6,975.16	3,232.08	292.80
Central Surety & Ins. Corp.	4,121.17	16,815.56	690.64	246.11	690.64	763.61	361.31
Century Indemnity Co.	648.75	405.14	58.51	50.00	58.51	200.00	125.00
Columbia Casualty Co.	1,671.00	904.53	63.35	.....	-61.65	.....	125.00
Commercial Casualty Ins. Co.	22,862.05	26,703.06	11,537.03	11,863.35	13,172.03	11,545.35	559.06
Commercial Standard Ins. Co.	11,567.45	13,781.77	1,508.40	3,814.36	3,738.40	989.36	300.64
Connecticut Indemnity Co.	6,173.16	12,749.05	988.17	1,445.62	988.17	1,445.62	279.98
Continental Casualty Co.	58,914.99	103,950.82	26,723.08	34,755.16	50,898.84	28,380.81	2,104.02
Eagle Indemnity Company	12,621.79	9,346.10	974.07	1,535.69	-9,672.93	-1,245.31	211.92
*Employer's Liability Assurance Corp.	43,057.88	45,851.61	14,211.99	13,915.63	34,649.99	-2,158.37	942.03
Employers Reinsurance Corp.	250.00	695.25	None	None	None	None	125.00
Fidelity & Casualty Co. (N. Y.)	14,591.10	21,763.82	1,719.24	2,897.35	8,018.24	192.35	460.28
Fidelity & Deposit Co.	38,673.01	24,604.69	606.98	2,511.07	2,969.73	1,111.07	517.09
Fireman's Fund Indemnity Co.	83,127.86	121,333.66	34,864.59	42,378.71	48,211.60	34,745.74	2,451.67
*General Accident Assur. Corp.	1,719.33	3,518.67	98.00	94.17	123.00	2,034.17	125.00
General Casualty Company	133,503.72	153,785.09	54,143.47	66,599.41	93,441.47	48,113.41	3,100.70
Glens Falls Indemnity Co.	1,519.13	3,954.92	45.10	75.60	45.10	175.60	125.00
Globe Indemnity Company	25,390.18	20,638.10	11,932.57	8,082.12	11,497.57	850.12	437.76
Great American Indemnity Co.	96,888.54	98,919.38	23,485.44	32,323.51	6,223.44	48,353.51	2,003.39
Hardware Indemnity Co.	9,768.95	12,556.67	1,299.75	2,389.11	3,893.75	3,095.11	237.65
Hartford Accident & Ind. Co.	225,205.90	300,089.32	92,495.26	117,809.06	118,791.86	84,814.06	6,026.79
Hartford Stm. Boiler, etc., Co.	12,286.05	27,137.90	1,514.95	428.59	914.95	7,428.59	567.76
Hawkeye Casualty Co.	2,280.40	4,363.73	None	657.36	None	657.36	125.00
Home Indemnity Co.	140,402.88	223,957.21	34,395.07	32,093.53	31,309.07	40,524.53	4,504.14

NAME OF COMPANY	Net Premiums		Gross Losses Paid		Gross Losses Incurred		Premium Tax
	1945	1946	1945	1946	1945	1946	
Indemnity Ins. Co. of N. A.	22,759.64	20,475.41	5,616.38	1,719.94	1,532.38	11,354.94	434.51
Kansas City Title Ins. Co.	.....	2,646.10	.....	None	.....	None	125.00
*London Guarantee & Acc. Ins. Co.	42,224.94	30,460.46	24,853.57	.....	26,014.57	.....	634.21
Manufacturers Casualty Co.	192.09	731.96	11.00	None	11.00	None	125.00
Maryland Casualty Company	63,631.38	95,380.77	24,629.12	33,013.80	23,491.54	45,660.94	1,932.62
Mass. Bonding & Ins. Co.	5,726.64	8,819.17	1,628.03	4,782.01	4,038.03	2,732.01	201.38
Mass. Protective Ass'n	92,999.87	103,692.90	38,142.66	39,834.30	38,946.66	39,122.30	2 098.86
Metropolitan Casualty Co.	33,936.40	36,952.29	7,297.96	10,016.43	9,177.96	6,481.43	764.05
National Auto & Cas. Ins. Co.	58,058.96	98,690.13	16,151.78	26,602.28	46,220.26	47,101.17	2,002.86
National Casualty Co.	4,602.95	4,077.22	923.78	1,644.82	1,254.21	1,644.82	125.00
National Farmers Union Auto & Cas. Co.	.....	23,916.73	.....	3,283.26	.....	18,032.61	1,008.91
National Surety Corp.	47,986.60	45,252.08	8,391.63	1,061.64	-11,884.62	794.88	930.04
New Amsterdam Casualty Co.	19,143.93	20,236.87	9,598.11	6,100.92	.....	.....	429.74
New York Casualty Co.	8,805.32	13,152.08	98.45	705.95	541.98	102.42	288.04
Northwest Casualty Co.	77,657.75	94,523.32	25,563.56	22,732.07	30,426.56	21,160.34	1,921.39
Norwich Union Indemnity Co.	3,474.82	8,541.23	215.50	801.42	1,277.50	-256.58	195.82
*Ocean Acc. & Guarantee Corp.	610.73	506.60	None	26.00	None	26.00	125.00
Pacific Employers Ins. Co.	45,026.65	38,176.11	3,922.06	10,307.36	28 401.00	23,101.00	788.52
Pacific Indemnity Co.	4,994.03	10,544.03	25.00	8,008.25	10,525.00	-481.75	235.88
Peerlees Casualty Co.	581.31	408.27	.....	.....	.....	.....	125.00
Phoenix Indemnity Co.	15,689.06	21,153.09	3,143.46	.....	3,922.46	.....	448.06
Preferred Accident Ins. Co.	23,313.95	27,694.82	13,573.96	38,981.35	.....	.....	578.90
Royal Indemnity Co.	72,584.59	58,958.07	53,874.96	12,374.27	16,375.96	3,003.27	1,204.16
St. Paul-Mercury Ind. Co.	90,480.17	109,035.19	28,889.89	42,126.55	63,593.89	42,063.30	2,205.70
Seaboard Surety Co.	30,413.63	49,390.83	722.42	1,563.46	722.42	1,838.06	1,012.82
Service Casualty Co.	.....	296.00	.....	None	.....	None	125.00
Standard Accident Ins. Co.	148,055.28	205,240.20	42,561.08	39,592.94	30,894.52	53,590.82	4,129.80
Standard Surety & Cas. Co.	1,039.91	519.53	234.94	305.29	2,034.94	1,455.29	125.00
Sun Indemnity Co.	5.741.58	6,559.86	10.00	2,194.81	-365.00	.....	156.20
Travelers Indemnity Co.	1,737.62	4,401.46	202.00	76.80	254.00	18.80	125.00
United Pacific Insurance Co.	6,455.51	8,168.43	161.35	769.29	-463.65	8.812.29	188.62
United States Casualty Co.	52,752.74	763.73	.....	182.85	.....	-630.56	125.00
United States Fid. & Guaranty Co.	274,160.99	344,811.24	73.388.18	105,242.22	118,073.00	75,866.77	6,921.22
United States Guarantee Co.	2.296.55	2.827.00	.....	None	.....	None	125.00
Western National Indemnity Co.	23,013.52	20,124.53	34,210.65	9,349.66	22,287.64	3,659.63	427.49
Western Surety Co.	1,222.25	5,528.12	.....	None	.....	None	135.56
Woodmen Accident Company	.....	4,293.67	.....	1,473.85	.....	.....	125.00
Yorkshire Indemnity Co.	.....	.....	.....	.....	.....	.....	125.00
*Zurich Gen. Accid. & Liab. Co.	30,266.66	28,492.04	9,184.86	11,286.51	14,804.86	19,633.00	594.84
TOTALS, STOCK COMPANIES	$2.667,066.12	$3,468,601.42	$ 833,508.11	$ 993,118.80	$1,020.538.77	$ 944,239.69	$ 72,957.60

NAME OF COMPANY	Net Premiums		Gross Losses Paid		Gross Losses Incurred		Premium Tax
	1945	1946	1945	1946	1945	1946	
MUTUAL COMPANIES							
American Mutual Liab. & Ins. Co.	$ 26,000.66	$ 28,901.92	$ 10,894.18	$ 10,398.51	$	$	$ 497.44
Benefit Ass'n of Ry. Employees	147,749.19	.....	79,929.52	.....	89,243.75	.....	.....
Combined Mutual Casualty Co.	.....	266.68	.....	105.06	.....	105.06	125.00
Employees Mutual Benefit Ass'n	23,230.55	24,527.45	13,242.56	11,712.83	13,795.21	13,201.32	515.55
Employers Mut. Liab. Ins. Co.	22,431.78	17,591:66	1,672.76	7,176.48	4,989.76	20,528.48	327.28
Factory Mutual Liab. Ins. Co.	16.45	429.95	.....	84.25	.....	134.25	125.00
Hardware Mutual Casualty Co.	39,574.45	54,887.92	5,596.06	10,837.90	10,102.04	17,070.86	961.45
Interstate Bus. Men's Accid. Ins.	5,483.91	6,092.59	1,384.43	1,270.52	1,779.43	.....	146.85
Iowa Mutual Cas. Co.	19,586.24	72,914.41	988.90	5,548.86	2,225.00	13,768.70	1,488.72
Iowa Mut. Liab. Ins. Co.	10,937.83	61,213.02	393.68	10,590.92	1,283.68	18,019.92	1,249.28
Liberty Mutual Ins. Co.	83,463.07	26,875.63	19,631.91	23,868.55	.....	.....	344.45
Lincoln Mut. H. & A. Ins. Ass'n	159.45	132,544.99	49,688.00	22,731.01	11,694.50	27,979.22	2,675.90
Lumbermens Mutual Casualty Co.	32,468.79	23,085.53	10,012.30	8,414.89	10,344.45	6,219.36	393.31
Mountain States Mut. Cas. Co.	69,125.00	89,737.53	36,164.25	21,015.97	2,787.17	6,478.76	1,819.75
Mut. Benefit H. & A. Ass'n	426,518.48	375,627.59	332,149.65	261,106.59	302,722.12	297,315.88	7,537.55
National Mutual Cas. Co.	14,096.23	52,979.91	14,751.90	38,670.89	15,575.76	44,513.98	1,097.41
National Travelers Casualty Co.	2,740.67	33,817.47	335.33	2,205.36	335.33	2,550.49	701.35
State Farm Mut. Auto. Ins. Co.	399,599.73	625,360.44	162,096.12	243,283.85	191,241.12	319,847.85	12,532.21
TOTALS, MUTUAL COMPANIES	$1,323,182.48	$1,626,854.69	$ 738,931.55	$ 679,022.44	$ 658,083.32	$ 787,734.13	$ 32,538.50
RECIPROCAL COMPANIES							
Consolidated Underwriters	$ 1,013.75	$ 1,257.81	$ 105.00	$ 87.50	$ 105.00	$ 120.50	$ 125.06
Farmers Automobile Inter-Ins. Exch.	.....	64,373.42	.....	25,963.52	.....	28,403.33	1,320.75
Mftrs. & Wholesalers Ind. Exch.	1,041.31	1,564.20	1,082.83	1,042.75	1,035.83	1,180.75	125.18
State Automobile Ins. Ass'n	.....	25,602.97	.....	1,166.78	.....	1,752.78	539.01
Transport Insurance Exchange	.....	9,861.45	.....	352.05	.....	1,613.17	262.23
Truck Insurance Exchange	59,549.83	44,491.05	16,014.09	23,360.37	39,189.84	5,001.16	918.82
TOTALS, RECIPROCAL COMPANIES	$ 61,604.89	$ 147,150.90	$ 17,201.92	$ 51,972.97	$ 40,330.67	$ 38,071.69	$ 3,291.05
GRAND TOTALS, ALL COMPANIES	$4,051,853.49	$5,242,607.01	$1,589,641.58	$1,724,114.21	$1,718,952.76	$1,770,045.51	$ 108,787.15

Name of Company	Prem. Rec'd	Losses Incurred
Aetna Casualty & Surety Co.	$ 15,082.53	$ 5,231.40
Allstate Insurance Company	11,513.30	753.75
American Automobile Ins. Co.	13,358.23	659.64
American Casualty Company	44 037.72	1,147.10
American Motorists Ins. Co.	9,524.10	2,427.84
American Mut. Liability Ins. Co.	3,947.26	(326.25)
American Surety Co. of N. Y.	1,608.17	.....
Anchor Casualty Company	87,505.01	22,373.15
Associated Indemnity Corp.	27,404.76	13,660.50
Car & General Ins. Corp., Ltd.	8,159.53	384.75
Central Surety & Insurance Corp.	2,165.24	.....
Century Indemnity Company	73.72	.....
Columbia Casualty Company	339.56	.....
Commercial Casualty Ins. Co.	10,492.44	337.65
Commercial Standard Ins., Co.	7,651.98	-475.67
Connecticut Indemnity Co.	9,321.71	2.00
Consolidated Underwriters	462.05	.....
Continental Casualty Company	2,128.78	51.00
Eagle Indemnity Company	291.37	.....
Employers' Liability Assur. Corp., Ltd.	14,429.21	603.50
Employers Mutual Liability Ins. Co.	2,350.15	-1,980.00
Factory Mutual Liability Ins. Co.	147.47	None
Farmers Automobile Inter-Ins. Exch.	7,058.31	863.20
Fidelity & Casualty Co. of N. Y.	4,852.20	-2,465.00
Fireman's Fund Indemnity Co.	39,771.93	10,385.50
General Acc. Fire & Life Assur. Corp.	1,882.67	.....
General Casualty Co. of America	48,433.41	17,041.20
Glens Falls Indemnity Company	1,859.76	.....
Globe Indemnity Company	3,195.00	1,083.00
Great American Indemnity Co.	39,088.49	6,040.87
Hardware Indemnity Ins. Co. of Minn.	7,341.64	177.50
Hardware Mutual Casualty Company	29,001.49	8,730.00
Hartford Accident & Indemnity Co.	127,515.66	56,604.47
Hawkeye Casualty Company	3,613.42	565.00
Home Indemnity Company	134,994.75	19,296.23
Indemnity Insurance Co. of N. A.	4,405.73	350.00
Iowa Mutual Casualty Company	20,640.01	5,510.80
Iowa Mutual Liability Ins. Co.	41,187.61	9,022.85
Liberty Mutual Insurance Co.	2,241.38	.....
London Guarantee & Accident Co., Ltd.	886.88	.....
Lumbermens Mutual Casualty Co.	3,135.48	86.00
Manufacturers & Wholesalers Ind. Ex.	940.21	.....
Manufacturers Casualty Ins. Co.	40.69	.....
Maryland Casualty Company	23,578.16	9,664.97
Massachusetts Bond. & Ins. Co.	1,193.64	None
Metropolitan Casualty Ins. Co.	21,258.44	7,320.31
Mountain States Mutual Casualty Co.	61,228.95	6,208.50
Nat'l Automobile & Casualty Ins. Co.	25,530.79	500.00
National Casualty Company	59.17	.....
National Mutual Casualty Co.	8,038.20	7,246.89
National Surety Corp.	80.57	.....
New Amsterdam Casualty Co.	3,965.77	(349.49)
New York Casualty Company	947.67	.....
Northwest Casualty Company	42,916.96	4,147.66
Norwich Union Indemnity Co.	4,884.84	-650.00
Ocean Accident & Guarantee Corp., Ltd.	311.09	.....
Pacific Employers Insurance Co.	6,648.18	1,977.00
Pacific Indemnity Company	2,529.35	-500.00
Phoenix Indemnity Company	9,402.10	.....
Preferred Accident Ins. Co. of N. Y.	11,342.35	(10,531.70)
Royal Indemnity Company	7,902.88	3,045.74
St. Paul Mercury Indemnity Co.	30,662.20	13,443.94
Standard Accident Insurance Co.	55,002.07	15,741.50
Standard Surety & Casualty Co. of N. Y.	187.52	1,000.00
State Automobile Insurance Ass'n	6,854.57	.....
State Farm Mut. Automobile Ins. Co.	256,263.46	124,659.04
Sun Indemnity Company of N. Y.	6,173.66	(2,067.50)
Transport Insurance Exchange	5,193.06	1,191.12
Travelers Indemnity Company	1,718.18	None
Truck Insurance Exchange	21,959.74	-3,073.07
United Pacific Insurance Co.	1,214.30	.....
United States Casualty Company	427.90	-795.00
U. S. Fidelity & Guaranty Company	64,341.35	8,783.93
United States Guarantee Company	186.63	.....
Western National Indemnity Co.	7,167.75	-700.00
Zurich General Accid. & Liab. Ins. Co.	9,804.48	13,270.00
TOTALS, Auto Liability Coverage	$ 1,493,056.99	$ 390,950.76
Total in parentheses (See Note, Page 55)	$	$ 13,274.94

Name of Company	Prem. Rec'd	Losses Incurred
Accident & Casualty Insurance Co.	$ 16.68	$ (46.00)
Aetna Casualty & Surety Co.	4,763.23	3,759.93
Allstate Insurance Company	3,286.76	1,011.44
American Automobile Insurance Co.	3,665.32	1,842.38
American Casualty Company	13,202.21	3,073.31
American Motorists Insurance Co.	2,322.52	2,757.20
American Mutual Liability Ins. Co.	1,030.17	(805.78)
American Surety Company of N. Y.	415.72	-159.89
Anchor Casualty Company	29,039.40	8,958.77
Associated Indemnity Corp.	9,757.52	6,215.64
Car & General Insurance Corp, Ltd.	2,354.46	1,002.53
Central Surety & Insurance Corp.	878.26	37.62
Century Indemnity Company	18.40	50.00
Columbia Casualty Company	125.51	.....
Commercial Casualty Insurance Co.	390.78	206.28
Commercial Standard Insurance Co.	3,778.61	974.69
Connecticut Indemnity Company	3,211.17	1,443.62
Consolidated Underwriters	144.10	3.00
Continental Casualty Company	898.47	220.00
Eagle Indemnity Company	76.05	.....
Employers' Liability Assur Corp., Ltd.	4,883.71	587.77
Employers Mutual Liability Ins. Co.	766.06	271.06
Factory Mutual Liability Ins. Co.	44.37	50.00
Farmers Automobile Inter-Ins. Exch.	3,024.99	2,262.41
Fidelity & Casualty Co. of N. Y.	1,435.71	305.10
Fireman's Fund Indemnity Company	12,968.31	5,077.16
General Accid. Fire & Life Assur. Corp.	493.76	2,034.17
General Casualty Company of America	13,861.78	8,923.25
Glens Falls Indemnity Company	633.39	175.60
Globe Indemnity Company	1,061.98	-334.27
Great American Indemnity Company	12,006.82	1,718.37
Hardware Indemnity Ins. Co. of Minn.	2,505.99	778.86
Hardware Mutual Casualty Company	9,328.32	5,369.70
Hartford Accident & Indemnity Co.	31,896.43	21,150.49
Hawkeye Casualty Company	750.31	92.36
Home Indemnity Company	46,931.44	18,608.27
Indemnity Insurance Co. of N. A.	1,551.57	548.57
Iowa Mutual Casualty Company	6,843.20	2,220.56
Iowa Mutual Liability Ins. Co.	14,097.42	7,159.97
Liberty Mutual Insurance Co.	654.84	(197.60)
London Guarantee & Accident Co., Ltd.	302.02	.....
Lumbermens Mutual Casualty Company	1,013.77	551.10
Manufacturers & Wholesalers Ind. Ex.	299.95	5.75
Manufacturers Casualty Ins. Co.	18.25	.....
Maryland Casualty Company	7,783.79	3,214.53
Massachusetts Bonding & Ins. Co.	494.21	765.30
Metropolitan Casualty Ins. Co. of N. Y.	418.67	204.10
Mountain States Mutual Casualty Co.	22,135.42	229.60
Nat'l Automobile & Casualty Ins. Co.	8,835.51	3,987.05
National Casualty Company	20.76	.....
Nat'l Farmers Union Auto & Casualty	3,203.64	3,713.03
National Mutual Casualty Co.	6,151.65	8,625.72
National Surety Corp.	22.10	26.00
New Amsterdam Casualty Company	1,196.00	(600.82)
New York Casualty Company	315.34	63.60
Northwest Casualty Company	14,514.34	5,849.10
Norwich Union Indemnity Company	1,764.37	366.92
Ocean Accident & Guarantee Corp, Ltd.	93.72	26.00
Pacific Employers Insurance Co.	2,272.15	2,898.00
Pacific Indemnity Company	1,207.56	10.00
Phoenix Indemnity Company	3,204.05	.....
Preferred Accident Ins. Co. of N. Y.	2,503.14	(892.17)
Royal Indemnity Company	2,835.62	2,261.15
St. Paul Mercury Indemnity Co.	9,061.14	10,736.95
Standard Accident Insurance Co.	15,958.34	8,859.20
Standard Surety & Cas. Co. of N. Y.	62.02	305.29
State Automobile Insurance Ass'n	2,995.43	157.37
State Farm Mutual Auto. Ins. Co.	75,250.26	35,609.05
Sun Indemnity Company of N. Y.	295.13	(127.31)
Transport Insurance Exchange	2,791.28	406.05
Travelers Indemnity Company	710.66	-78.00
Truck Insurance Exchange	11,824.48	3,478.64
United Pacific Insurance Co.	440.96	.....
United States Casualty Co.	162.97	81.85
United States Fidelity & Guaranty Co.	20,434.31	10,652.85
United States Guarantee Company	53.92	.....
Western National Indemnity Company	1,929.50	820.30
Zurich General Accid. & Liab. Ins. Co.	2,822.83	2,147.00
TOTALS, Auto Property Damage Cov.	$ 470,515.00	$ 214,369.42
Total in parentheses (See Note, Page 55)	$	$ 2,669.68

AUTO COLLISION COVERAGE, 1946 — MISCELLANEOUS COMPANIES — Table C-3

Name of Company	Prem. Rec'd	Losses Incurred
Allstate Insurance Company	$ 5,384.77	$ 987.76
American Casualty Company	728.60	157.22
American Motorists Insurance Co.	5,112.42	6,503.04
American Mutual Liability Ins. Co.	1,727.36	(730.39)
Anchor Casualty Company	33,361.70	12,325.39
Car & General Insurance Corp, Ltd.	23.33	.....
Columbia Casualty Company	49.30	.....
Commercial Standard Ins. Co.	49.99	422.34
Consolidated Underwriters	25.89	.....
Employers' Liability Assur. Corp., Ltd.	187.64	95.65
Employers Mutual Liability Ins. Co.	477.79	278.07
Factory Mutual Liability Ins. Co.	238.11	84.25
Farmers Automobile Inter-Ins. Exch.	40,516.81	19,652.13
General Accid. Fire & Life Assur. Corp.	35.01	.....
Hardware Mutual Casualty Company	11,182.32	2,343.13
Hartford Accident & Indemnity Co.	6,770.80	5,160.81
Iowa Mutual Casualty Company	16,796.93	3,733.41
Iowa Mutual Liability Insurance Co.	86.47	None
London Guarantee & Accident Co., Ltd.	106.52	.....
Lumbermens Mutual Casualty Company	134.12	.....
Manufacturers & Wholesalers Ind. Exch.	43.67	.....
Maryland Casualty Company	325.00	None
Nat'l Automobile & Casualty Ins. Co.	7,907.02	2,719.57
Nat'l Farmers Union Auto. & Cas. Co.	9,297.64	5,857.91
National Mutual Casualty Co.	21,638.38	9,749.38
Northwest Casualty Company	15,427.24	10,067.41
Pacific Indemnity Company	616.09	.....
Preferred Accident Ins. Co. of N. Y.	457.02	(211.19)
Royal Indemnity Company	-25.00	
St. Paul Mercury Indemnity Co.	151.17	84.20
Standard Accident Insurance Co.	249.63	None
State Automobile Insurance Ass'n	8,546.04	464.55
State Farm Mutual Automobile Ins. Co.	276,922.93	152,607.06
Truck Insurance Exchange	3,041.97	1,503.19
United Pacific Insurance Co.	394.47	73.70
U. S. Fidelity & Guaranty Co.	1,171.09	438.95
United States Guarantee Co.	32.25	.....
TOTALS, Auto Collision Coverage	$ 469,192.49	$ 235,309.12
Total in parentheses (See Note, Page 55)	$	$ 941.58

BURGLARY & THEFT COVERAGE, 1946 — MISCELLANEOUS COMPANIES — Table C-4

Name of Company	Prem. Rec'd	Losses Incurred
Aetna Casualty & Surety Co.	$ 895.51	$ None
American Automobile Ins. Co.	79.00	None
American Bonding Company	765.93	20.00
American Casualty Company	2,540.28	None
American Surety Company	1,860.97	618.38
Anchor Casualty Company	3,483.18	219.38
Associated Indemnity Corp.	1,115.67	94.60
Car & General Insurance Corp., Ltd.	309.65	.....
Central Surety & Insurance Corp.	504.82	.....
Century Indemnity Company	3.74	.....
Columbia Casualty Company	87.24	.....
Commercial Casualty Insurance Co.	1,527.02	222.65
Connecticut Indemnity Company	28.50	.....
Continental Casualty Company	336.55	None
Eagle Indemnity Company	268.10	124.07
Employers' Liability Assur. Corp., Ltd.	1,386.48	1,327.39
Fidelity & Casualty Co. of N. Y.	588.20	None
Fidelity & Deposit Co. of Maryland	375.43	426.27
Fireman's Fund Indemnity Company	3,221.90	787.32
General Accid. Fire & Life Assur. Corp.	578.30	.....
General Casualty Company of America	1,793.30	2,500.00
Glens Falls Indemnity Company	281.90	.....
Globe Indemnity Company	80.52	325.00
Great American Indemnity Company	2,079.76	27.72
Hardware Indemnity Ins. Co. of Minn.	1,125.43	1,503.08
Hardware Mutual Casualty Company	991.59	473.03
Hartford Accident & Indemnity Co.	7,134.58	1,159.60
Home Indemnity Company	5,442.53	127.19
Indemnity Insurance Company of N. A.	332.75	152.62
Iowa Mutual Casualty Company	1,016.51	350.65

BURGARY & THEFT COVERAGE—(Cont.) MISCELLANEOUS COMPANIES Table C-4

Name of Company	Prem. Rec'd	Losses Incurred
Liberty Mutual Insurance Co.	70.41	.....
London Guarantee & Accident Co., Ltd.	56.30	.....
Lumbermens Mutual Casualty Co.	70.83	.....
Manufacturers Casualty Ins. Co.	222.12	.....
Maryland Casualty Company	2,689.61	311.16
Massachusetts Bonding & Ins. Co.	-14.75	None
Metropolitan Casualty Ins. Co.	1,793.89	2,529.26
National Automobile & Casualty Ins.	585.42	37.50
National Casualty Company	250.76	.....
National Surety Corporation	4,320.75	362.00
New Amsterdam Casualty Company	917.70	(796.85)
New York Casualty Company	807.05	201.32
Northwest Casualty Company	1,689.09	372.50
Norwich Union Indemnity Co.	404.45	21.50
Ocean Accident & Guar. Corp., Ltd.	6.50	.....
Pacific Employers Insurance Co.	403.34	None
Pacific Indemnity Company	221.85	.....
Phoenix Indemnity Company	1,432.86	.....
Preferred Accid. Ins. Co. of N. Y.	374.46	.....
Royal Indemnity Company	7.22	.....
St. Paul Mercury Indemnity Co.	2,306.46	131.10
Seaboard Surety Company	952.28	1,254.00
Standard Accident Insurance Co.	6,904.96	3,751.76
Sun Indemnity Company of N. Y.	18.00	.....
Travelers Indemnity Company	162.29	91.80
Truck Insurance Exchange	1,773.43	.....
United Pacific Insurance Co.	68.75	.....
United States Casualty Company	9.17	None
U. S. Fidelity & Guaranty Co.	11,797.66	6,670.81
United States Guarantee Co.	-.02	.....
Western National Indemnity Co.	804.34	172.15
Zurich General Accid. & Liab. Ins. Co.	1,253.98	569.00
TOTALS, Burglary & Theft Coverage	$ 82,596.50	$ 26,934.81
Total in parentheses (See Note, Page 55)	$	$ 796.85

STEAM BOILER & MACHINERY COVERAGE, 1946 MISCELLANEOUS COMPANIES Table C-5

Name of Company	Prem. Rec'd	Losses Incurred
Eagle Indemnity Company	$ -185.30	.....
Employers' Liability Assur. Corp., Ltd.	547.82	None
Fidelity & Casualty Company of N. Y.	4,115.29	None
General Casualty Company of America	714.20	.....
Globe Indemnity Company	364.26	.....
Hartford Steam Boiler Insp. & Ins. Co.	27,137.90	7,428.59
London Guarantee & Accident Co., Ltd.	-4.60	.....
Lumbermens Mutual Casualty Co.	-14.82	.....
Maryland Casualty Company	28.20	None
Ocean Accident & Guarantee Corp., Ltd.	-6.75	.....
Pacific Indemnity Company	3,728.57	.....
Phoenix Indemnity Company	14.62	.....
Royal Indemnity Company	590.00	.....
Travelers Indemnity Company	379.50	None
TOTALS, Steam Boiler & Machinery	$ 37,408.89	$ 7,428.59

WORKMEN'S COMPENSATION COVERAGE, 1946 — MISCELLANEOUS COMPANIES — Table C-6

Name of Company	Prem. Rec'd	Losses Incurred
Aetna Casualty & Surety Company	$ 33,025.66	$ 15,618.46
American Automobile Insurance Co.	.....	25.00
American Casualty Company	40,457.20	19,629.23
American Mutual Liability Ins. Co.	21,318.16	(8,536.09)
American Surety Company	2,694.05	355.60
Anchor Casualty Company	36,439.78	1,977.93
Associated Indemnity Corporation	3,707.13	566.70
Century Indemnity Company	38.66	.....
Consolidated Underwriters	536.29	97.50
Continental Casualty Company	7,378.10	6,567.99
Eagle Indemnity Company	7,480.56	-1,344.03
Employers' Liability Assur. Corp., Ltd.	17,586.74	-6,817.32
Employers Mutual Liability Ins. Co.	12,420.51	22,412.56
Fidelity & Casualty Company of N. Y.	5,327.03	1,822.25
Fireman's Fund Indemnity Company	29,919.22	11,474.98
General Casualty Co. of America	15,718.51	10,035.20
Globe Indemnity Company	8,902.72	-72.51
Great American Indemnity Co.	30,163.01	36,023.52
Hartford Accident & Indemnity Co.	44,542.61	9,794.14
Indemnity Insurance Co. of N. A.	3,118.79	9,154.00
Iowa Mutual Casualty Company	10,341.64	1,161.54
Liberty Mutual Insurance Co.	18,680.65	(22,417.73)
London Guarantee & Accident Co., Ltd.	27,915.78	.....
Lumbermens Mutual Casualty Co.	12,565.33	6,091.06
Manufacturers Casualty Ins. Co.	85.32	.....
Maryland Casualty Company	30,107.23	15,367.06
Metropolitan Casualty Ins. Co. of N. Y.	15.76	None
National Auto. & Casualty Ins. Co.	45,947.80	38,831.69
New Amsterdam Casualty Co.	8,645.77	(2,575.13)
Pacific Employers Insurance Co.	25,791.13	18,023.00
Phoenix Indemnity Company	-.84	.....
Royal Indemnity Company	36,904.91	-4,146.05
St. Paul Mercury Indemnity Co.	28,400.73	11,960.53
Standard Accident Insurance Co.	45,244.95	13,412.28
Transport Insurance Exchange	588.12	16.00
United Pacific Insurance Co.	4,161.39	8,831.00
United States Casualty Co.	None	61.00
United States Fidelity & Guaranty Co.	80,048.74	41,946.04
Western National Indemnity Co.	3,677.64	800.38
Zurich General Accid. & Liab. Ins. Co.	1,630.96	1,151.00
TOTALS, Workman's Compensation	$ 701,527.74	$ 290,827.73
Total in parentheses (See Note, Page 55)	$	$ 33,528.95

PLATE GLASS COVERAGE, 1946 — MISCELLANEOUS COMPANIES — Table C-7

Name of Company	Prem. Rec'd	Losses Incurred
Aetna Casualty & Surety Co.	$ 312.76	$ 19.79
American Bonding Company	-26.80	None
American Casualty Company	447.48	37.12
American Surety Company of N. Y.	357.96	69.80
Anchor Casualty Company	2,391.34	1,150.45
Associated Indemnity Corp.	1,472.19	222.29
Car & General Insurance Corp. Ltd.	439.46	96.71
Central Surety & Ins. Corp.	407.08	193.77
Columbia Casualty Company	41.78	.....
Commercial Casualty Insurance Co.	636.49	327.92
Employers' Liability Assur Corp., Ltd.	1,637.59	562.65
Fidelity & Casualty Co. of N. Y.	-5.00	None
Fireman's Fund Indemnity Co.	754.84	225.93
General Accid. Fire & Life Assur Corp.	7.95	.....
General Casualty Company of America	295.19	.....
Glens Falls Indemnity Company	407.56	.....
Great American Indemnity Co.	607.97	85.34
Hardware Indemnity Insurance Co.	296.19	635.67
Hardware Mutual Casualty Company	612.33	140.00
Hartford Accident & Indemnity Co.	1,654.37	692.08
Home Indemnity Company	2,727.06	811.19
Indemnity Insurance Co. of N. A.	1,212.35	9.75
Liberty Mutual Insurance Co.	20.42	.....
Lumbermens Mutual Casualty Co.	10.00	.....
Manufacturers Casualty Ins. Co.	88.38	.....
Maryland Casualty Company	1,000.89	369.46

PLATE GLASS COVERAGE—(Continued) MISCELLANEOUS COMPANIES Table C-7

Name of Company	Prem. Rec'd	Losses Incurred
Massachusetts Bonding & Ins. Co.	1,086.45	247.43
Metropolitan Casualty Ins. Co. of N. Y.	2,123.97	330.35
National Auto. & Casualty Ins. Co.	237.31	87.48
National Casualty Company	.....	10.00
National Surety Corporation	186.57	578.29
New Amsterdam Casualty Company	584.31	.....
New York Casualty Company	264.44	87.50
Northwest Casualty Company	769.34	751.36
Norwich Union Indemnity Co.	94.00	.....
Ocean Accident & Guarantee Corp., Ltd.	2.87	.....
Pacific Employers Insurance Co.	299.58	116.00
Phoenix Indemnity Company	163.43	.....
Preferred Accident Ins. Co. of N. Y.	53.26	(121.86)
Royal Indemnity Company	75.54	.....
St. Paul Mercury Indemnity Company	1,433.92	34.33
Standard Accident Insurance Company	1,187.24	368.13
Standard Surety & Casualty Co. of N. Y.	2.45	.....
U. S. Fidelity & Guaranty Company	3,885.40	1,560.78
Western National Indemnity Company	278.60	248.80
Zurich General Accid. & Liab. Ins. Co.	217.98	120.00
TOTALS, Plate Glass	$ 30,754.49	$ 10,190.37
Total in parentheses (See Note, Page 55)	$	$ 121.86

SURETY COVERAGE, 1946 MISCELLANEOUS COMPANIES Table C-8

Name of Company	Prem. Rec'd	Losses Incurred
Aetna Casualty & Surety Company	$ 3,009.52	$ -3,516.31
American Bonding Company	2,933.09	644.68
American Casualty Company	23,646.17	None
American Motorists Ins. Co.	26.00	.....
American Surety Company of N. Y.	5,146.31	29,835.00
Anchor Casualty Company	1,460.04	.....
Associated Indemnity Corp.	432.99	.....
Central Surety & Insurance Corp.	6,967.72	.....
Century Indemnity Company	5.00	.....
Columbia Casualty Company	74.35	.....
Commercial Casualty Ins. Co.	334.00	.....
Continental Casualty Company	199.00	10.00
Employers' Liability Assur. Corp., Ltd.	534.35	-51.00
Fidelity & Casualty Company of N. Y.	358.30	None
Fidelity & Deposit Co. of Maryland	8,945.06	-736.20
Fireman's Fund Indemnity Company	2,518.74	None
General Casualty Company of America	3,218.99	.....
Glens Falls Indemnity Company	183.91	.....
Globe Indemnity Company	1,394.87	-1.20
Great American Indemnity Company	1,392.72	-.31
Hartford Accident & Indemnity Co.	16,269.28	284.80
Home Indemnity Company	3,005.27	.....
Indemnity Insurance Co. of N. A.	2,149.70	.....
Maryland Casualty Company	13,175.86	2,316.85
Massachusetts Bonding & Ins. Co.	1,939.83	-60.00
Metropolitan Casualty Ins. Co. of N. Y.	1,719.50	None
National Surety Corporation	22,092.98	-810.14
New Amsterdam Casualty Co.	82.50	.....
New York Casualty Company	8,292.37	.....
Peerless Casualty Company	408.27	.....
Royal Indemnity Company	1,857.38	.....
St. Paul Mercury Indemnity Co.	4,955.06	None
Seaboard Surety Company	46,380.81	None
Standard Accident Insurance Co.	26,039.24	None
Sun Indemnity Company of N. Y.	45.00	.....
Travelers Indemnity Company	43.34	5.00
United Pacific Insurance Co.	1,831.84	.....
United States Casualty Co.	25.00	None
U. S. Fidelity & Guaranty Co.	54,109.68	1,502.32
United States Guarantee Company	1,862.45	.....
Western National Indemnity Co.	1,931.52	None
Western Surety Company	1,544.41	None
TOTALS, Surety	$ 272,542.42	$ 29,423.49

Name of Company	Prem. Rec'd	Losses Incurred
Accident & Casualty Insurance Co.	$ 52.19	$ .....
Aetna Casualty & Surety Company	25,583.21	7,902.40
American Automobile Insurance Co.	4,620.28	-316.12
American Bonding Company	10.00	None
American Casualty Company	14,538.15	8,033.95
American Motorists Insurance Co.	-32.14	3,075.53
American Mutual Liability Ins. Co.	806.70	.....
American Surety Company of N. Y.	1,941.95	.....
Anchor Casualty Company	21,815.16	622.00
Associated Indemnity Corp.	16,910.90	-1,279.40
Car & General Ins. Corp., Ltd.	1,974.57	1,648.09
Central Surety & Insurance Corp.	3,800.52	.....
Century Indemnity Company	198.35	150.00
Columbia Casualty Company	115.72	.....
Commercial Casualty Insurance Co.	2,359.81	265.50
Commercial Standard Insurance Co.	440.68	None
Connecticut Indemnity Company	177.51	.....
Consolidated Underwriters	18.11	.....
Continental Casualty Company	212.19	1,033.00
Eagle Indemnity Company	837.57	-175.00
Employers' Liability Assur. Corp., Ltd.	2,088.98	1,354.70
Employers Mutual Liability Ins. Co.	621.79	-200.00
Employers Reinsurance Corp.	695.25	.....
Farmers Auto. Inter-Insurance Ex.	18.45	None
Fidelity & Casualty Company of N. Y.	3,390.42	400.00
Fidelity & Deposit Company	26.50	None
Fireman's Fund Indemnity Company	22,317.14	6,123.85
General Accid. Fire & Life Assur. Corp.	302.31	.....
General Casualty Company of America	57,211.43	9,513.58
Glens Falls Indemnity Company	212.38	.....
Globe Indemnity Company	4,040.58	.....
Great American Indemnity Company	8,839.58	3,858.00
Hardware Indemnity Ins. Co. of Minn.	1,070.18	.....
Hardware Mutual Casualty Company	2,959.52	None
Hartford Accident & Indemnity Co.	34,264.82	-17,630.27
Home Indemnity Company	17,607.59	540.30
Indemnity Insurance Co. of N. A.	5,104.95	1,140.00
Iowa Mutual Casualty Company	7,440.08	417.30
Iowa Mutual Liability Ins. Co.	1,754.71	None
Liberty Mutual Insurance Company	3,625.69	(738.00)
London Guarantee & Accident Co., Ltd.	1,137.63	.....
Lumbermens Mutual Casualty Company	2,671.97	-791.00
Manufacturers & Wholesales Indem. Ex.	98.63	1,175.00
Maryland Casualty Company	8,209.57	14,040.48
Massachusetts Bonding & Insurance Co.	339.22	None
Metropolitan Cas. Ins. Co. of N. Y.	5,791.23	-4,393.50
Mountain States Mutual Casualty Co.	5,569.61	(44.75)
National Automobile & Casualty Co.	4,496.24	616.00
National Casualty Company	121.00	.....
National Farm. Union Auto. & Casualty	8,393.98	5,036.39
National Mutual Casualty Co.	21.60	None
New Amsterdam Casualty Company	2,661.40	(1,015.00)
New York Casualty Company	1,026.03	None
Northwest Casualty Company	11,624.71	-631.17
Norwich Union Indemnity Company	1,331.15	None
Ocean Accident & Guarantee Corp., Ltd.	81.17	.....
Pacific Employers Insurance Co.	2,189.22	13.00
Pacific Indemnity Company	1,623.96	.....
Phoenix Indemnity Company	5,735.00	.....
Preferred Accident Ins. Co. of N. Y.	1,924.48	(4,585.50)
Royal Indemnity Company	5,497.46	1,000.00
St. Paul Mercury Indemnity Co.	19,895.48	5,212.50
Seaboard Surety Company	330.66	None
Standard Accident Insurance Co.	28,771.28	5,634.00
Standard Surety & Casualty Co.	304.34	150.00
State Automobile Insurance Ass'n	1,196.05	7.00
State Farm Mutual Auto. Ins. Co.	4,565.17	5,693.05
Sun Indemnity Company	28.07	.....
Transport Insurance Exchange	1,160.09	.....
Travelers Indemnity Company	20.39	None
Truck Insurance Exchange	2,020.23	280.05
United Pacific Insurance Company	-178.14	18.00
United States Casualty Company	76.96	35.00
United States Fidelity & Guaranty Co.	62,077.84	-4,594.26
United States Guarantee Co.	438.64	.....
Western National Indemnity Company	2,862.19	1,818.00
Zurich General Accid. & Liab. Ins. Co.	4,836.75	-355.00
TOTALS, Liability Other Than Auto	$ 468,925.03	$ 56,440.95
Total in parentheses (See Note, Page 55)	$	$ 6,383.25

PROPERTY DAMAGE & COLLISION OTHER THAN AUTO, 1946 — MISCELLANEOUS COMPANIES — Table C-10

Name of Company	Prem. Rec'd	Losses Incurred
Aetna Casualty & Surety Company	$ 349.36	$ None
American Automobile Insurance Co.	278.69	None
American Casualty Company	5,621.87	2,323.74
American Motorists Insurance Co.	315.32	.....
American Mutual Liability Ins. Co.	425.52	.....
American Surety Company of N. Y.	390.69	.....
Anchor Casualty Company	2,726.29	267.87
Associated Indemnity Corp.	746.92	2,966.40
Car & General Ins. Corp., Ltd.	128.95	100.00
Central Surety & Insurance Corp.	1,878.42	532.22
Century Indemnity Company	1.27	.....
Columbia Casualty Company	41.07	.....
Commercial Casualty Insurance Co.	249.71	27.50
Commercial Standard Insurance Co.	302.87	68.00
Connecticut Indemnity Company	10.16	.....
Continental Casualty Company	10.31	None
Eagle Indemnity Company	558.75	149.65
Employers' Liab. Assur. Corp., Ltd.	1,188.45	None
Employers Mutual Liability Ins. Co.	721.27	-253.21
Farmers Auto. Inter-Insurance Exch.	2.05	None
Fidelity & Casualty Company of N. Y.	222.76	None
Fireman's Fund Indemnity Company	2,644.49	365.50
General Accid. Fire & Life Assur. Corp.	42.17	.....
General Casualty Company of America	9,361.17	100.18
Glens Falls Indemnity Company	12.61	.....
Globe Indemnity Company	438.45	.....
Great American Indemnity Company	1 331.09	600.00
Hardware Indemnity Insurance Co.	217.24	.....
Hardware Mutual Casualty Company	628.50	15.00
Hartford Accident & Indemnity Co.	4,442.42	-889.05
Home Indemnity Company	3,166.44	942.35
Indemnity Insurance Co. of N. A.	1,125.48	.....
Iowa Mutual Casualty Company	2,500.08	9.60
Iowa Mutual Liability Insurance Co.	304.77	7.50
Liberty Mutual Insurance Company	1,093.40	(515.22)
London Guarantee & Accident Co., Ltd.	59.93	.....
Lumbermens Mutual Casualty Company	1,605.32	282.20
Maryland Casualty Company	2,340.72	259.09
Massachusetts Bonding & Ins. Co.	.13	None
Metropolitan Cas. Ins. Co. of N. Y.	562.40	133.99
National Auto. and Casualty Ins.	1,293.59	50.00
National Mutual Casualty Company	7.50	None
New Amsterdam Casualty Company	425.25	(62.00)
Northwest Casualty Company	1,437.56	-207.05
Norwich Union Indemnity Company	24.92	.....
Pacific Employers Insurance Co.	387.96	44.00
Pacific Indemnity Company	616.65	.....
Phoenix Indemnity Company	1,036.37	.....
Preferred Accident Ins. Co. of N. Y.	197.12	(8.32)
Royal Indemnity Company	2,446.68	842.43
St. Paul Mercury Indemnity Co.	2,901.56	224.00
Standard Accident Insurance Co.	4,088.23	1,345.02
Standard Surety & Casualty Co. of N. Y.	-36.80	.....
State Automobile Insurance Ass'n	155.88	.....
State Farm Mutual Auto. Ins. Co.	450.11	931.19
Transport Insurance Exchange	128.90	.....
Travelers Indemnity Company	1,367.10	None
Truck Insurance Exchange	98.60	.....
United States Casualty Company	48.73	None
U. S. Fidelity & Guaranty Company	5,855.37	1.183.67
United States Guarantee Company	45.71	.....
Western National Indemnity Co.	219.95	None
Zurich General Accid. & Liab. Ins. Co.	1,012.65	14.00
TOTALS, Property Damage & Collision Other Than Auto	$ 72,257.10	$ 12,435.79
Total in parentheses (See Note, Page 55)	$	$ 585.54

FIDELITY COVERAGE, 1946 — MISCELLANEOUS COMPANIES — Table C-11

Name of Company	Prem. Rec'd	Losses Incurred
Aetna Casualty & Surety Company	$ 571.66	$ -555.00
American Bonding Company	2,643.90	1,690.07
American Casualty Company	980.71	None
American Guarantee & Liab. Ins. Co.	871.37	7.50
American Motorists Insurance Co.	624.24	.....
American Mutual Liability Ins. Co.	-400.00	.....
American Surety Company of N. Y.	13,390.20	-8,743.02
Anchor Casualty Company	2,312.78	.....
Associated Indemnity Corp.	1,119.52	43.04
Central Surety & Insurance Corp.	213.50	.....
Commercial Casualty Insurance Co.	464.22	.....
Continental Casualty Company	69.60	None
Eagle Indemnity Company	19.00	.....
Employers' Liab. Assur. Corp., Ltd.	642.87	160.45
Employers Mutual Liability Ins. Co.	234.09	.....
Fidelity & Casualty Company of N. Y.	230.66	130.00
Fidelity & Deposit Company	15,257.70	1,421.00
Fireman's Fund Indemnity Co.	2,810.53	None
General Casualty Company of America	3,177.11	.....
Glens Falls Indemnity Company	324.41	.....
Globe Indemnity Company	15.00	.....
Great American Indemnity Co.	1,481.27	None
Hartford Accident & Indemnity Co.	6,164.73	474.55
Home Indemnity Company	8,107.83	75.00
Indemnity Insurance Company of N. A.	926.53	.....
Liberty Mutual Insurance Co.	318.46	.....
Lumbermens Mutual Casualty Co.	522.93	.....
Manufacturers Casualty Insurance Co.	277.20	.....
Maryland Casualty Company	1,982.37	-7.00
Massachusetts Bonding & Ins. Co.	441.69	-271.83
Metropolitan Casualty Ins. Co. of N. Y.	1,244.80	None
National Casualty Company	406.74	.....
National Surety Corporation	18,549.11	638.73
New Amsterdam Casualty Company	1,092.76	.....
New York Casualty Company	1,499.18	-250.00
Pacific Employers Insurance Co.	184.55	None
Royal Indemnity Company	125.98	.....
St. Paul Mercury Indemnity Co.	9,206.47	235.75
Seaboard Surety Company	1,727.08	584.06
Standard Accident Insurance Co.	8,431.58	-437.29
United Pacific Insurance Co.	30.00	-125.00
U. S. Fidelity & Guaranty Co.	28,107.05	-2,540.50
United States Guarantee Co.	109.17	.....
Western National Indemnity Co.	720.14	None
Western Surety Company	3,983.71	None
TOTALS, Fidelity	$ 141,214.40	$ -7,469.49

GROUP ACCIDENT & HEALTH COVERAGE, 1946 — MISCELLANEOUS COMPANIES — Table C-12

Name of Company	Prem. Rec'd	Losses Incurred
American Casualty Company	$ 27,043.22	$ 22,497.86
Anchor Casualty Company	187.50	.....
Associated Indemnity Corp.	9.50	.....
Commercial Casualty Insurance Co.	6,770.81	9,551.88
Continental Casualty Co.	2,249.89	3,228.45
Employers' Liability Assur. Corp., Ltd.	129.35	17.84
General Accid. Fire & Life Assur. Corp.	30.00	.....
Globe Indemnity Company	114.08	100.10
Great American Indemnity Company	100.00	None
Hartford Accident & Indemnity Co.	1,063.10	140.00
Liberty Mutual Insurance Co.	170.38	.....
Maryland Casualty Company	2,140.04	96.34
Metropolitan Casualty Ins. Co. of N. Y.	1,095.10	256.42
Standard Accident Insurance Co.	2,102.10	1,475.47
United Pacific Insurance Co.	106.15	.....
U. S. Fidelity & Guaranty Co.	5,797.00	5,910.78
Zurich General Accid. & Liab. Ins. Co.	6,060.12	2,712.00
TOTALS, Group Accident & Health	$ 55,168.34	$ 45,987.14

ACCIDENT & HEALTH COVERAGE, 1946 — MISCELLANEOUS COMPANIES — Table C-13

Name of Company	Prem. Rec'd	Losses Incurred
Aetna Casualty & Surety Company	$ 87.00	$ None
American Automobile Insurance Co.	10.00	None
American Casualty Company	3,409.41	90.82
American Motorists Insurance Co.	89.80	.....
American Mutual Liability Ins. Co.	46.75	.....
American Surety Company of N. Y.	66.00	.....
Anchor Casualty Company	218.73	-80.00
Associated Indemnity Corp.	10.00	.....
Century Indemnity Company	66.00	.....
Columbia Casualty Company	30.00	.....
Combined Mutual Casualty Co.	238.00	105.06
Commerical Casualty Ins. Co.	3,477.78	605.97
Continental Casualty Co.	90,248.66	17,070.37
Employees Mutual Benefit Ass'n	24,527.45	13,201.32
Employers' Liability Assur. Corp., Ltd.	608.42	None
Fidelity & Casualty Company of N. Y.	1,248.25	None
Fireman's Fund Indemnity Company	4,406.56	305.50
General Accid. Fire & Life Assur. Corp.	146.50	.....
Glens Falls Indemnity Company	39.00	.....
Globe Indemnity Company	1,030.64	-250.00
Great American Indemnity Company	1,828.67	(206.00)
Hardware Mutual Casualty Company	183.85	None
Hartford Accident & Indemnity Co.	13,481.08	4,628.44
Home Indemnity Company	1,974.30	124.00
Indemnity Insurance Company	259.75	.....
Inter-State Business Men's Accid. Co.	6,092.59	(1,270.52)
Lincoln Mut. Health & Acc. Ins. Ass'n	57,944.58	15,819.83
Lumbermen's Mutual Casualty Company	1,370.60	.....
Maryland Casualty Company	2,019.33	28.00
Massachusetts Bonding & Ins. Co.	3,338.75	2,051.11
Massachusetts Protective Ass'n. Inc.	617.87	250.43
Metropolitan Casualty Insurance Co.	928.53	100.50
Mutual Benefit Health & Accid. Ass'n	375,627.59	297,315.88
National Casualty Company	3,206.79	1,634.82
National Travelers Casualty Co.	32,804.82	2,460.89
New Amsterdam Casualty Co.	665.41	(639.15)
Norwich Union Indemnity Co.	37.50	5.00
Ocean Accident & Guarantee Corp., Ltd.	18.00	.....
Phoenix Indemnity Co.	165.50	.....
Preferred Accident Insurance Co.	10,842.99	(22,630.61)
Royal Indemnity Company	739.40	.....
St. Paul Mercury Indemnity Co.	61.00	None
Standard Accident Insurance Co.	11,260.58	3,440.75
State Automobile Insurance Ass'n	812.78	234.26
United States Casualty Company	13.00	-13.41
U. S. Fidelity & Guaranty Company	7,152.75	4,351.40
United States Guarantee Company	98.25	.....
Western National Indemnity Company	532.90	500.00
Woodmen Accident Company	4,293.67	(1,473.85)
Zurich General Accid. & Liab. Ins. Co.	852.29	5.00
TOTALS, Accident & Health	$ 669,230.07	$ 363,985.94
Total in parentheses (See Note, Page 55)	$	$ 26,220.13

HOSPITALIZATION (Including Group), 1946 — Table C-14

Name of Company	Prem. Rec'd	Losses Incurred
Lincoln Mutual Health & Acc. Ins. Ass'n	$ 74,600.41	$ 12,159.39
TOTALS, Hospitalization (Including Group)	$ 74,600.41	$ 12,159.39

NON-CANCELLABLE ACCIDENT & HEALTH, 1946 — Table C-15

Name of Company	Prem. Rec'd	Losses Incurred
Anchor Casualty Company	$ 95.00	$ .....
Combined Mutual Casualty Co.	28.68	.....
Continental Casualty Co.	219.27	200.00
Massachusetts Protective Ass'n, Inc.	103,075.03	38,871.87
National Travelers Casualty Co.	1,012.65	89.60
TOTALS, Non-Cancellable Accident & Health	$ 104,430.63	$ 39,161.47

MISCELLANEOUS COMPANIES

ALL OTHER COVERAGE, 1946 **Table C-16**

NAME OF COMPANY	Type of Coverage	Premiums Received	Losses Incurred
Aetna Casualty & Surety Company	Sprinkler	$ None	$ 1,510.93
Anchor Casualty Company	All Others	12,570.42	1,782.93
Associated Indemnity Corp.	All Others	.....	-11.45
Commercial Standard Insurance Co.	All Others	1,557.64	None
Consolidated Underwriters	All Others	71.37	20.00
Farmers Auto. Inter-Insurance Exch.	All Others	13,752.81	5,625.59
Hartford Accident & Indemnity Co.	Live Stock	4,889.44	3,244.00
Indemnity Ins. Co. of North America	Live Stock	287.81	.....
Iowa Mutual Casualty Company	All Others	7,335.96	364.84
Iowa Mutual Liability Insurance Co.	All Others	3,782.04	1,829.60
Kansas City Title Insurance Company	Title	2,646.10	None
Mftrs. & Wholesalers Indem. Exchange	All Others	181.74	.....
Mountain States Mutual Casualty Co.	Cargo	803.55	40.66
Nat'l Automobile & Casualty Ins. Co.	All Others	3,856.45	271.88
National Casualty Company	All Others	12.00	.....
Nat'l Farmers Union Auto. & Cas. Co.	All Others	3,021.47	3,425.28
National Mutual Casualty Company	All Others	17,122.58	18,891.99
Northwest Casualty Company	All Others	6,144.08	810.53
Pacific Employers Insurance Co.	All Others	None	30.00
Pacfiic Indemnity Company	All Others	.....	8.25
Service Casualty Co. of New York	All Others	296.00	.....
State Automobile Insurance Ass'n	All Others	5,042.22	889.60
State Farm Mutual Automobile Ins. Co.	Emerg. Road Service	11,908.51	348.46
Truck Insurance Exchange	All Others	3,772.61	2,812.35
United Pacific Insurance Company	All Others	98.71	14.59
United States Fidelity & Guaranty Co.	Water Damage	33.00	.....
TOTALS, ALL OTHER		$99,186.51	$41,910.03

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Fraternal Insurance Tables

Table D — Pages

Insurance in force, 1945-1946; Premiums received, 1946; Losses incurred, paid, and unpaid, 1945-1946 71-72

FRATERNAL INSURANCE SOCIETIES
Table D

NAME OF COMPANY	Insurance in Force Dec. 31, 1945		Insurance in Force Dec. 31, 1946	
	No. of Policies	Amount	No. of Policies	Amount
Aid Association for Lutherans	924	$ 1,035,250.00	1,073	$ 1,269,521.00
American Fraternal Union	1,671	945,935.00	1,681	960,121.00
Ancient Order of United Workmen	9,317	10,139,098.00	10,076	11,127,551.00
Catholic Order of Foresters	205	239,737.00	202	230,184.00
Croatian Brotherhood of U.S.A.	568	471,700.00	546	454,900.00
Croatian Fraternal Union	1,524	1,149,118.80	1,521	1,152,318.80
Degree of Honor Protective Ass'n	4,979	3,288,374.00	5,282	3,500,202.00
Grand Carnolian Slov. Cath. Union	687	474,897.50	679	470,642.50
Grange Mutual Life Ins. Co.	164	215,877.08	.....	.....
Homesteaders Life Association	44	52,453.00	41	48,453.00
International Workers Order	157	154,350.00	141	142,000.00
Knights of Columbus	1,747	2,130,274.00	1,889	2,315,397.00
Ladies Catholic Benevolent Ass'n	440	403,952.75	425	391,677.75
Lutheran Brotherhood	1,639	1,739,652.00	1,977	2,238,119.00
Maccabees	622	612,314.27	659	594,263.38
Modern Woodmen of America	2,913	3,797,000.00	2,936	3,834,331.00
National Slovak Society	95	68,085.00	90	64,335.00
National Farmers Union Life Ass'n	3,140	3,099,851.00	3,815	3,471,817.00
Neighbors of Woodcraft	2,046	2,185,230.00	2,288	2,272,181.00
Polish National Alliance	.....	.....	None	None
Railway Mail Ass'n	105	.....	108	.....
Royal Neighbors of America	6,623	5,004,506.00	6,749	5,125,677.00
Security Benefit Ass'n	582	613,908.00	563	592,653.00
Serb National Federation	720	407,455.00	711	435,220.00
Slovene Nat'l Benefit Society	1,637	1,166,600.00	1,673	1,192,450.00
Sons of Norway	226	225,100.00	234	233,100.00
Supreme Forest Woodmen	.....	.....	None	None
United Commercial Travelers	1,647	8,235,000.00	1,929	9,645,000.00
Western Bohemian Fraternal Ass'n	158	140,194.00	182	166,807.00
Woman's Benefit Ass'n	2,377	1,823,856.94	2,385	1,815,171.94
Women's Cath. Order of Foresters	357	339,163.70	356	335,770.70
Woodmen of the World	1,493	2,197,103.00	1,413	2,093,337.00
TOTALS	48,807	$52,356,036.04	51,624	$56,173,201.07

MONTANA BUSINESS, 1946
Table D—(Continued)

Premiums Received During Year	Losses Incurred		Losses Paid		Losses Unpaid	
	1945	1946	1945	1946	1945	1946
$ 32,727.33	$ 6,141.14	$ 6,000.00	$ 4,941.14	$ 5,400.00	$ 1,000.00	$ 1,000.00
20,459.33	10,963.50	8,416.50	12,798.50	8,285.00	1,498.00	1,340.00
291,261.57	48,155.17	64,646.04	60,732.17	62,525.16	5,710.00	7,944.22
4,662.63	6,000.00	5,135.00	5,000.00	6,135.00	1,000.00	None
16,155.91	16,793.50	18,223.50	16,793.50	18,223.50	None	None
33,989.18	26,262.00	28,559.00	25,416.34	24 934.42	2,800.27	6,368.05
71,549.64	22,858.00	17,917.00	22,832.36	17,935.48	None	None
13,009.81	9,526.66	11,867.51	9,233.74	11,480.51	100.00	2,500.00
.....	None	.....	None	.....	None	.....
1,220.23	6,240.00	4,000.00	6,240.00	4,220.00	1,468.18	1,444.80
2,820.51	3,488.00	1,713.00	3,373.00	2,384.12	775.00	None
57,805.09	18,450.00	24,050.00	18,450.00	22,700.00	None	1,350.00
11,730.90	7,305.00	13,159.36	7,305.00	13,159.36	None	None
77,436.29	6,063.16	10,358.00	14,869.00	9,843.00	2,144.16	500.00
19,649.43	15,192.46	17,702.96	14,890.46	17,652.96	None	None
117,719.26	72,419.00	80,219.00	71,926.39	80,673.55	4,071.43	2,571.43
1,654.87	4,507.50	3,750.00	4,980.00	3,750.00	None	None
52,076.51	14,876.08	20,339.40	15,111.08	20,885.49	2,200.00	1,528.50
97,080.82	37,800.00	58,931.00	37,633.00	60,031.00	3,700.00	2,600.00
None	.....	None	.....	None	.....	None
2,533.75	339.50	332.50	339.50	332.50	None	None
108,519.01	58,890.00	40,088.00	54,408.96	45,186.60	6,764.00	1,000.00
24,146.19	8,928.00	15,000.00	11,141.24	20,000.00	7,500.00	2,500.00
15,564.78	9,562.50	11,664.50	9,292.04	9,968.63	8,208.23	9,904.10
35,556.04	26,751.00	28,112.30	27,126.00	28,033.86	7,372.36	7,450.80
7,655.38	2,500.00	4,500.00	2,500.00	4,483.05	None	None
None	.....	None	.....	None	.....	None
29,522.85	12,374.83	27,464.33	7,304.83	23,086.74	3,640.00	7,935.00
3,607.93	None	None	None	None	None	None
40,018.26	42,392.52	31,257.71	41,967.52	31,554.74	2,500.00	2,150.00
8,189.28	10,967.00	8,374.00	9,967.00	9,374.00	1,000.00	None
77,685.34	75,761.00	88,380.00	70,679.00	86,576.00	5,000.00	6,000.00
$1,276,008.12	$ 581,507.52	$ 650,160.61	$ 587,251.77	$ 648,814.67	$ 68,451.63	$ 66,086.90

CONDITION OF BENEVOLENT SOCIETIES, DECEMBER 31, 1946
Table B-X

NAME OF SOCIETY	No. of Members	Admit. Dur. Yr.	Withdr. Dur. Yr.	No. of Assess.	
American Protective Association Great Falls, Montana	761	25	164	23	
Beaverhead County Benevolent Society Dillon, Montana	600	54	98	15	
Bitter Root Valley Benevolent Society Hamilton, Montana	1,170	40	70	24	
Community Mutual Benefit Association Whitefish, Montana	805	20	75	16	
Flathead Voluntary Benevolent Society Kalispell, Montana	1,076	3	11	5	
Glacier Benevolent Association Kalispell, Montana	1,114	8	84	33	
Great Falls Benevolent Society Great Falls, Montana	934	30	36	8	
Judith Basin Benevolent Society Great Falls, Montana	3,319	72	380	.....	
Lake County Benefit Society Polson, Montana	932	45	28	22	
Miles City Benevolent Society Miles City, Montana	765	101	52	12	
Missoula County Benefit Society Missoula, Montana	3,147	274	116	68	
Northern Benefit Association Chinook, Montana	.....	.....	.....	.....	
Pacific Mutual Benefit Association Butte, Montana	1,106	97	90	55	
Park Voluntary Benevolent Society Livingston, Montana	317	1	44	.....	
Ravalli Protective Association Stevensville, Montana	438	3	None	None	
Stillwater Benevolent Association Columbus, Montana	1,001	45	35	12	
Sunset Benevolent Association Lewistown, Montana	1,767	144	159	12	
Valley Benevolent Society Kalispell, Montana	583	29	27	9	
Western Benefit Association Missoula, Montana	727	10	125	.....	
Whitefish Benevolent Society Whitefish, Montana	1,050	11	26	16	
Yellowstone Benevolent Society Billings, Montana	240	7	12	10	
TOTALS	21,852	1,019	1,632	340	$

MONTANA BUSINESS, 1946
Table B-X—(Continued)

Coll. from Members	Benefits Paid	Benefits Unpaid	Expenses	Reserve Fund	Cash on Hand	Total Assets
21,387.54	$ 18,791.12	None	$ 2,519.65	$ 1,154.00	$ 1,254.70	$ 1,429.60
9,059.00	7,142.40	1,030.50	1,375.35	1,030.50	1,571.75	1,571.75
28,120.00	25,660.00	.....	2,460.00	.....	.....	.....
13,450.00	13,260.00	1,610.00	1,190.00	.....	2,555.00	2,555.00
5,396.05	5,000.00	None	415.16	72.72	72.72	72.72
16,149.00	16,233.30	1,247.40	1,853.70	None	1,021.00	1,386.00
6,376.00	6,200.00	300.00	951.03	6,338.21	578.99	6,638.21
54,970.82	50,398.85	4,216.83	7,292.32	.....	4,219.83	4,219.83
20,380.00	18,342.00	None	2,038.00	None	None	None
9,360.00	8,424.00	690.00	937.00	None	655.48	798.00
53,732.00	48,088.70	3,575.52	5,643.30	None	1,614.79	3,972.80
10,537.74	9,030.44	90.00	1,758.05	3,309.47	3,654.79	3,654.79
12,967.52	8,338.00	.....	5,212.62	.....	312.95	312.95
1,007.40	653.65	.....	186.60	None	167.15	167.15
None	None	None	None	None	None	None
11,387.56	10,760.40	None	1,246.59	None	477.33	607.33
21,671.00	17,004.79	None	3,709.26	None	956.95	956.95
2,857.00	2,531.70	.....	325.30	.....	None	None
12,751.25	7,800.80	1,250.00	4,950.45	.....	20.93	470.93
16,852.50	16,000.00	500.00	852.50	1,000.00	1,078.00	1,802.00
2,757.0	1,986.00	470.00	529.99	None	496.01	496.01
331,169.38	$291,646.15	$ 14,980.25	$ 45,446.87	$ 12,904.90	$ 20,708.37	$ 31,112.02

STATISTICS

Showing Comparative Figures for Fire, Life and Miscellaneous Insurance Companies, and Fraternal Insurance Societies, for Previous Years as Taken From Insurance Department Annual Reports.

Fire Insurance Companies:

	Table	Page
All Business, 1923-1946	AS-1	76
Fire Insurance, 1932-1946	AS-2	76
Automobile Insurance, 1932-1946	AS-3	77
Hail and Tornado Insurance, 1932-1946	AS-4	77
Miscellaneous Insurance, 1932-1946	AS-5	77
Fire Premiums by Towns, 1932-1946	AS-6	78-80

Life Insurance Companies:

All Business, 1922-1946	BS-1	81

Fraternal Insurance Societies:

All Business, 1922-1946	CS-1	82-83

Miscellaneous Insurance Companies:

All Business, 1922-1946	DS-1	81

NOTE

The difference between "net premium received" and "net losses incurred" does not indicate net profit. Acquisition costs, agents' commissions, taxes, underwriting and adjustment costs, and other general business expenses must, in addition to paid losses, be considered in determining a profit or loss.

STATISTICS—FIRE INSURANCE COMPANIES

Table AS-1 **All Business in Montana, 1922-1946**

Year	Number Companies Reporting	*Net Premiums Received	*Losses Incurred	Ratio *Losses Incurred to Net Premiums Received
1922	144	$ 4,421,708.06	$ 2,838,486.28	64.2
1923	154	4,418,336.35	2,435,173.87	55.1
1924	152	4,150,629.14	2,253.697.66	54.3
1925	157	4,540,204.71	2,387,321.21	49.3
1926	159	2,678,557.76	1,890,215.82	40.4
1927	164	5,026,409.66	2,351,008.41	46.7
1928	173	5,357,033.53	3,231,813.59	60.3
1929	182	5,411.688.04	2,003,643.03	37.3
1930	189	4,166,266.19	2,044,609.21	49.1
1931	190	4,598,696.94	2,226,575.56	61.9
1932	.....	3,194,036.12	2,615,622.82	81.9
1933	.....	2,712,295.15	1,114,063.87	41.1
1934	.....	3,039,031.48	929,761.31	30.6
1935	168	3,659,793.14	1,341,810.02	36.7
1936	169	3,837,108.95	1,812,383,73	47.2
1937	169	4,049,526.04	2,024,526.97	50.1
1938	172	4,499,266.41	1,748,797.03	38.9
1939	174	4,324,366.01	1,524,668.74	35.3
1940	183	4,871,229.37	2,332,581.41	47.9
1941	184	5,567,147.29	2,411,306.12	43.3
1942	183	5,382,123.02	3,238,111.51	60.2
1943	185	6,055,107.04	2,665,680.95	44.0
1944	188	6,323,572.57	2,777,285.92	43.9
1945	195	6,692.580.05	2,924,032.08	43.6
1946	193	8,172,908.74	3,110,392.30	38.1

Table AS-2 **Fire Insurance in Montana, 1932-1946**

Year	*Net Premiums Received	*Losses Incurred	Ratio *Losses Incurred to Net Premiums Received
1932	$ 2,652.244.06	$ 2,023,958.07	76.3
1933	2,152,299.68	880,253.81	40.9
1934	2,341,993.73	647,946.96	27.7
1935	2,713,044.64	799,246.55	29.5
1936	2,499,276.96	1,172,053.33	46.9
1937	2,482,676.70	968,481.46	39.0
1938	2,493,159.01	620.114.98	24.9
1939	2,440,878.87	652,621.74	26.7
1940	2,886,148.86	1,235,814.47	42.8
1941	2,924,345.29	1,460,819.65	49.9
1942	3.041,905.66	1,166.515.61	38.3
1943	3,167,726.36	1,394,819.83	44.0
1944	3,186,393.97	733,929.11	23.0
1945	3,492,520.94	1,105,048.23	31.6
1946	4,265,830.84	1,491,563.44	34.9

*See Note on Page 75.

STATISTICS—FIRE INSURANCE COMPANIES

Table AS-3 **Automobile Insurance in Montana, 1932 1946**

Year	*Net Premiums Received	*Losses Incurred	Ratio *Losses Incurred to Net Premiums Received
1932	$ 305,962.61	$ 178,854.26	58.5
1933	297,700.92	118,296.69	39.7
1934	434,927.61	189,557.28	43.6
1935	519,180.26	227,232.12	43.8
1936	1,119,101.72	538,837.27	48.1
1937	1,232,244.28	775,047.16	62.9
1938	944,445.83	623,540.68	66.0
1939	1,254,251.70	588,366.83	46.9
1940	1,218,240.56	652,294.43	53.5
1941	1,484,622.77	689,689.43	46.5
1942	683,624.37	474,053.86	69.3
1943	524,325.14	256,822.13	48.9
1944	702,021.94	286,616.21	40.8
1945	841,426.64	374,640.22	44.5
1946	1,407,756.37	587,179.37	41.7

Table AS-4 **Hail and Tornado Insurance in Montana, 1932-1946**

1932	189,584.86	400,870.60	211.4
1933	194,210.26	102,153.75	52.6
1934	183,333.88	82,872.89	45.2
1935	337,213.71	280,419.31	83.2
1936	124,532.67	22,756.22	18.3
1937	204,480.66	181,104.90	88.6
1938	934,944.84	488,031.79	52.2
1939	501,881.75	255,504.49	50.9
1940	523,426.70	369,348.78	70.6
1941	853,030.33	466,246.06	54.7
1942	1,336,947.76	1,510,491.77	112.9
1943	1,977,297.00	802,380.03	40.5
1944	2,023,736.33	1,420,107.73	70.2
1945	1,877,455.56	1,287,754.03	68.5
1946	1,779,499.94	769,827.82	43.2

Table AS-5 **Miscellaneous Insurance in Montana, 1932-1946**

1932	46,244.59	11,939.89	25.8
1933	68,084.29	13,359.62	19.6
1934	78,776.26	9,384.18	11.9
1935	90,354.53	34,912.24	38.6
1936	94,197.60	78,736.91	83.6
1937	119,993.84	99,893.45	83.2
1938	123,676.73	17,109.58	13.8
1939	127,353.69	28,175.68	22.1
1940	243,413.25	75,123.73	30.9
1941	305,148.90	205,449.02	67.3
1942	319,645.23	87,050.28	27.2
1943	385,758.54	211,658.96	54.8
1944	411,420.33	326,632.87	79.4
1945	481,176.91	156,589.60	32.5
1946	719,821.59	261,821.67	36.3

*See Note on Page 75.

FIRE PREMIUMS RECEIVED BY ALL COMPANIES IN VARIOUS FIRE DEPARTMENT CITIES AND TOWNS FOR YEARS 1942-1946

Table AS-6

City or Town	1946	1945	1944	1943	1942
Anaconda	$ 86,115.05	$ 63,309.93	$ 70,858.22	$ 53,428.32	$ 52,784.26
Bainville	2,725.21	1,923.77	1,910.44	1,656.71	948.22
Baker	15,086.71	11,804.99	11,444.34	12,377.65	11,238.51
Bearcreek	81.69	697.34	190.39	6.50	27.58
Belgrade	6,773.51	7,912.96	5,145.85	3,948.05	4.458.12
Belt	5,104.55	4.979.14	3,292.26	3,472.76	4.212.70
Big Sandy	5,443.77	6,042.32	5.261.07	4,151.57	3,647.41
Big Timber	16,540.37	12,458.70	10,875.41	10,601.14	8.848.36
Billings	465,225.44	337,362.64	317,259.64	249,236.20	224,897.84
Boulder	3,907.67	2,162.84	1,988.88	2,359.43	2,361.52
Bozeman	113,799.83	100,789.05	99,988.77	81,160.22	78,483.58
Bridger	6,582.48	4,647.22	5,656.79	7,979.22	6,909.51
Broadview	2,073.71	1,730.74	1,572.43	1,878.13	2,329.76
Browning	13,886.92	17,704.70	7,310.71	7,712.48	9,474.65
Butte	313,466.18	246,250.33	282,561.80	254,696.44	229.570.79
Cascade	5,166.73	4,642.36	3,559.30	5,434.39	3,665.66
Chester	3,218.70	4,934.78	3,730.40	2,555.93	3,524.89
Chinook	25,875.71	20,419.94	21,442.53	12,833.47	14,622.09
Choteau	19,622.11	12,214.78	13,003.35	9,889.02	9,567.34
Circle	10,298.69	6,729.60	6,794.54	8,119.69	.....
Columbia Falls	6,582.96	4,383.51	3,238.57	3,388.52	5,152.30
Columbus	13,709.02	12,045.76	12,196.37	10.310.39	8,581.96
Conrad	30,626.96	20,402.03	21,287.37	20,109.64	16,161.24
Culbertson	10,236.83	7,630.73	7,552.60	4,839.20	4,759.31
Cut Bank	34,276.71	22,456.71	20,964.56	19,950.50	19,213.34
Darby	710.94	.....	.....	.....	.....
Deer Lodge	32,868.34	23,932.91	26,396.62	20,361.75	23,190.76
Denton	8,047.34	5,923.61	5,087.18	4,976.15	4,883.20
Dillon	37,110.78	32,429.11	28,282.42	39,465.49	22,264.44
Dodson	1,398.14	2,162.55	1,798.16	1,952.21	2,059.81
Dutton	7,020.27	7,932.06	6,442.52	5,641.03	4,866.30
East Helena	1,466.15	1,798.06	1,841.31	1,753.36	1,029.73
Ekalaka	5,790.13	3,060.95	2,682.72	3,785.63	3,007.87
Eureka	4,698.48	3,158.62	4,634.23	2,608.07	2,367.04
Fairfield	3,609.64	3,323.92	2,067.41	1,309.33	1,744.30
Fairview	9,735.22	6,882.93	5,873.61	7,686.12	5.538.91
Forsyth	24,360.26	19,330.08	11,364.24	12,962.40	14,251.66

FIRE PREMIUMS RECEIVED BY ALL COMPANIES IN VARIOUS FIRE DEPARTMENT CITIES AND TOWNS FOR YEARS 1942-1946

Table AS-6

City or Town	1946	1945	1944	1943	1942
Fort Benton	20,554.07	18,673.64	13,659.75	13,034.05	9,847.15
Froid	6,915.75	4,219.01	4,812.62	4,806.23	3,230.60
Fromberg	2,888.38	1,375.79	1,956.66	1,506.41	1,727.83
Glasgow	44,225.61	34,478.89	32,358.64	33,364.04	28,058.76
Glendive	38,431.17	29,063.38	31,208.29	27,562.20	26,997.53
Grass Range	407.73	638.19	1,015.67	2,055.46	745.88
Great Falls	438,119.24	364,816.34	346,755.51	295,571.26	289,410.42
Hamilton	48,344.81	32,328.11	28,435.26	31,562.01	22,508.39
Hardin	26,347.40	22,825.70	23,983.28	17,422.50	21,228.34
Harlem	13,097.69	9,083.75	10,260.34	7,866.42	9,329.12
Harlowton	20,643.15	18,134.50	13,996.98	13,051.72	12,496.53
Havre	63,356.46	46,985.61	51,035.15	42,171.88	43,921.81
Helena	229,592.59	162,491.53	177,441.64	140,733.31	144,503.81
Hobson	1,512.42	1,392.83	3,936.61	698.20	5,233.03
Hot Springs	10,296.06	5,830.30	3,721.09	6,230.94	3,500.08
Joliet	3,047.33	3,438.15	2,328.76	2,776.76	2,944.76
Jordan	4,382.16	5,210.96	2,826.08	2,158.65	3,156.78
Kalispell	160,425.27	100,620.66	86,126.32	64,368.86	54,336.30
Laurel	30,464.12	18,908.80	17,693.06	19,339.35	20,703.03
Lavina	990.36	444.08	754.04	788.25	832.27
Lewistown	77,397.00	62,587.79	64,081.25	49,394.42	42,389.52
Libby	32,288.13	26,892.42	21,597.30	24,810.59	13,480.74
Livingston	67,950.82	53,167.02	51,246.62	36,059.68	36,873.74
Lodge Grass	3,764.85	.....	.....	.....	.....
Malta	23,255.84	20,295.11	19,020.37	18,032.81	17,059.28
Manhattan	5,191.26	6,077.05	6,386.14	4,160.26	4,308.20
Miles City	79,143.75	61,801.75	60,423.88	57,478.89	48,045.32
Missoula	280,370.31	197,969.92	197,885.56	166,937.96	212,850.44
Moore	1,627.92	1,951.78	6,273.47	3,361.77	1,048.40
Nashua	3,674.76	2,096.89	3,476.61	3,950.74	2,805.00
Philipsburg	15,661.67	7,578.39	6,908.79	9,792.82	6,300.87
Plains	10,140.74	6,099.56	5,347.47	5,972.60	4,734.73
Plentywood	27,446.06	20,829.27	17,429.71	17,953.24	13,687.99
Plevna	1,433.21	1,449.67	2,049.71	1,044.79	960.68
Polson	26,691.18	22,415.54	19,830.08	14,950.41	15,275.71
Poplar	8,186.98	4,833.73	7,233.34	5,891.64	5,800.09
Red Lodge	22,879.64	13,535.96	14,261.71	12,830.13	12,514.71
Ronan	10,926.45	8,798.59	9,080.95	6,795.49	6,873.97
Roundup	34,013.10	22,888.07	27,553.14	29,686.90	21,098.27

FIRE PREMIUMS RECEIVED BY ALL COMPANIES IN VARIOUS FIRE DEPARTMENT CITIES AND TOWNS FOR YEARS 1942-1946

Table AS-6

City or Town	1946	1945	1944	1943	1942
Ryegate	2,185.07	1,698.25	2,166.80	1,486.20	1,570.86
Saco	1.918.11	1,297.11	1,028.17	1,606.90	1,806.00
St. Ignatius	4,177.51	3.433.05	1,728.47	1,847.91	.....
Scobey	21,249.21	19,148.66	20,315.69	14,582.89	13,693.06
Shelby	37,754.34	20,403.22	29,958.41	16,654.89	16,353.77
Sidney	53.682.45	39,185.93	40,387.87	33,065.59	34,844.02
Stanford	6,624.14	7,508.82	5,781.52	4,254.18	4,953.20
Stevensville	13,588.34	10,111.25	11,682.63	7,498.37	8,050.48
Sunburst	8,051.66	4,365.41	4,034.01	.....	.....
Terry	8,294.63	6,538.38	6,164.78	5,148.72	6,063.59
Thompson Falls	9,016.05	8,053.17	7,428.94	5,530.64	6,373.58
Three Forks	7,877.37	4,944.75	4,715.24	6.852.84	6,263.99
Townsend	19,866.20	11,309.00	9,187.32	6,796.39	7,122.57
Troy	5,855.53	4,073.58	2,521.36	3,248.47	2,419.28
Twin Bridges	5,543.63	4,563.47	3,989.67	2,967.52	3,027.30
Valier	6,432.39	5,564.29	4,657.73	3,751.50	4,691.37
Walkerville	782.64	697.78	352.16	776.05	407.99
Westby	2,520.90	2,437.86	1,662.48	1,973.82	2,021.60
Whitefish	35,742.89	22,789.14	20,174.96	14,017.73	14,631.53
Whitehall	8,530.96	8,263.88	7,792.32	7,267.05	7,557.47
White Sulphur Spgs.	8,738.97	5,341.71	5,460.66	4,472.05	4,026.35
Winnett	480.90	2,044.41	908.57	1,150.04	1,047.93
Wolf Point	28,121.51	25,580.31	20,125.50	19.382.03	19,069.14
TOTAL	$3,546,363.59	$2,687,153.83	$2,642,174.12	$2,255,102.53	$2,147,460.12

STATISTICS—LIFE INSURANCE COMPANIES

All Business in Montana, 1922-1946 **Table BS-1**

Year	Insurance Written	*Premiums Received	*Losses Incurred	*Losses Paid	Insurance in Force
1922	$28,379,081.52	$ 5,532,476.10	$1,464,753.00	$ 1,438,132.15	$180,170,285.96
1923	33,931,679.47	5,228,919.38	1,361,249.63	1,352,008.02	183,903,902.68
1924	36,574,207.38	5,801,423.19	1,578,815.91	1,587,781.97	193,016,276.48
1925	43,771,182.78	6,253,470.37	1,649,666.15	1,698,728.83	211,009,128.47
1926	42,792,101.71	7,276,968.16	1,822,809.00	1,801,911.79	239,113,582.80
1927	40,915,591.68	7,889,586.57	1,912,169.92	1,917,078.54	250,453,849.81
1928	42,488,012.01	8,502,629.80	2,047,255.58	2,024,685.00	263,937,868.20
1929	48,157,699.80	8,980,771.38	2,087,741.25	2,099,302.88	287,463,938.99
1930	45,788,319.07	9,271,070.61	2,215,473.52	2,202,229.70	298,461,768.48
1931	34,437,575.82	9,225,704.01	2,558,681.48	2,286,082.29	294,695,457.17
1932	24,239,706.86	9,217,833.83	2,800,905.14	2,691,993.82	242,603,982.32
1933	30,338,995.59	7,496,093.55	2,946,881.48	2,954,512.09	253,227,751.42
1934	26,757,654.82	6,912,401.23	2,115,413.81	2,069,313.10	245,397,840.79
1935	28,673,261.63	7,492,983.87	2,697,662.34	2,752,063.55	249,450,346.08
1936	59,229,361.13	7,720,674.22	2,991,065.96	2,844,850.13	283,115,559.96
1937	46,982,851.30	6,619,841.09	3,054,605.32	13,186,951.36	300,463,954.08
1938	31,265,446.14	8,149,868.44	3,183,980.81	3,065,241.77	297,406,974.73
1939	33,629,663.93	8,369,623.09	3,359,909.92	3,421,832.07	308,638,856.17
1940	41,810,546.50	8,609,358.04	2,883,884.97	2,920,284.45	323,953,983.72
1941	41,888,383.64	8,684,236.73	3,300,991.58	3,312,610.83	334,274,791.15
1942	42,506,126.20	8,782,155.69	3,208,842.86	3,132,987.00	340,278,392.15
1943	65,665,569.00	9,333,977.72	3,379,514.27	3,395,544.04	361,635,191.52
1944	49,995,673.28	9,924,565.91	3,731,938.49	3,724,930.47	370,600,887.40
1945	57,108,298.05	11,012,773.80	4,436,573.01	4,297,806.91	403,342,354.42
1946	90,683,473.61	12,308,928.05	3,631,931.95	3,745,522.49	458,335,176.67

STATISTICS—FRATERNAL INSURANCE SOCIETIES

All Business in Montana, 1922-1946 **Table DS-1**

Year	Benefit Certificates in Force		Received from Members	Losses		
	Number	Amount		Incurred	Paid	Unpaid Dec. 31
1922	43,484	$65,669,818.91	$1,041,917.30	$ 713,895.83	$ 695,562.30	$ 88,611.94
1923	40,007	61,477,433.10	1,009,849.27	629,477.93	613,730.48	92,437.30
1924	40,794	61,898,170.31	1,081,311.76	738,208.87	718,581.88	90,885.00
1925	43,763	64,651,432.19	1,186,469.51	674,561.07	685,904.37	68,222.52
1926	45,011	65,958,744.66	1,213,457.32	773,662.08	752,805.63	79,862.02
1927	46,511	67,190,544.41	1,253,119.79	1,042,654.41	990,820.93	98,441.63
1928	47,770	68,751,112.92	1,316,910.28	1,013,591.12	955,030.68	112,715.72
1929	46,160	64,126,592.22	1,310,898.79	1,110,713.29	1,088,056.33	88,257.03
1930	46,977	63,453,442.61	1,379,414.92	1,279,276.74	858,508.92	75,943.82
1931	40,154	52,329,161.67	1,357,288.69	933,538.20	811,650.96	86,375.79
1932	34,415	45,944,081.90	1,117,194.87	2,776,238.60	2,731,454.40	168,243.04
1933	33,065	42,640,291.26	1,015,321.06	766,471.85	711,450.78	47,975.74
1934	33,180	40,767,850.07	1,022,782.14	606,131.15	592,714.86	42,181.10
1935	33,396	40,205,669.56	1,004,292.65	751,124.43	717,427.20	113,348.69
1936	34,759	39,367,990.14	1,027,932.14	704,605.33	714,936.40	49,529.88
1937	35,135	37,524,991.18	1,041,976.27	746,466.21	732,928.87	53,347.07
1938	36,862	38,427,148.80	1,012,774.08	593,029.47	607,958.59	32,974.67
1939	38,474	39,131,492.37	1,026,250.32	666,015.13	645,990.22	44,923.13
1940	39,146	36,103,857.14	1,030,635.77	634,357.85	620,148.63	46,564.71
1941	41,633	41,956,061.44	1,051,874.11	601,726.98	615,045.78	35,479.39
1942	45,536	42,585,065.15	1,038,999.55	603,547.78	588,434.46	46,077.49
1943	44,479	44,093,344.25	1,084,589.06	586,382.19	571,244.91	61,105.68
1944	46,665	48,261,727.86	1,149,981.90	623,251.82	597,348.64	80,947.25
1945	50,349	53,454 551.04	1,247,627.86	603,751.02	609,397.77	75,823.99
1946	51,624	56,173,201.07	1,276,008.12	650,161.61	648,814.67	66,086.90

*See Note on Page 75.

Table CS-1

STATISTICS—MISCELLANEOUS INSURANCE COMPANIES

All Business in Montana, 1922-1946

Year	Accident and Health		Fidelity and Surety		Liability		Workmen's Compensation		Plate Glass	
	*Premiums	*Losses	*Premiums	*Losses	*Premiums	*Losses	*Premiums	*Losses	*Premiums	*Losses
1922	$ 382,865.53	$169,373.42	$340 897.88	$292,873.68	$ 168,697.38	$ 34,408.25	$115,744.74	$ 68,203.15	$68,110.74	$21,142.14
1923	521,640.07	230,214.39	331,435.43	549,535.77	189,229.05	74,763.56	136,718.48	84,258.58	63,780.24	21,658.50
1924	518,188.12	232,732.22	291,455.40	635,094.58	174,246.54	90,699.66	182,076.94	108,076.94	54,400.42	16,509.05
1925	599,244.49	282,361.18	298,287.25	253,663.59	249,726.04	109,850.28	177,433.55	102,848.79	48,046.14	18,984.35
1926	688,504.22	395,910.91	294,045.50	71,217.23	274,297.38	161,960.95	227,123.80	127,494.95	42,055.21	9,286.59
1927	778,113.17	424 947.39	308,505.22	105,407.44	323,926.29	122,968.37	229,402.54	148,051.24	37,070.03	10,540.72
1928	852,750.50	482,718.09	333,635.39	-29,530.85	428,612.59	125,256.85	231,028.90	144,184.14	33,135.46	10,574.11
1929	926,840.21	523,482.60	355,243.99	26,314.02	494,498.98	183,093.38	301,569.96	193,680.34	34,800.29	14,046.60
1930	867,704.43	519,581.42	329,110.09	69,189.34	497,950.36	268,724.56	332,194.59	201,923.76	36,521.75	12,544.51
1931	770,533.28	516,319.46	368,227.72	87,763.96	494,275.16	325,602.07	262,764.93	191 496.20	27,773.11	10,130.63
1932	605,684.30	408,616.24	254,861.27	79,853.54	450,127.69	297,515.69	160,641.37	183,907.47	22,645.92	9,996.40
1933	389,087.88	262,219.42	251,033.47	109,505.40	433 199.64	337,264.92	146,847.15	144,382.19	23,375.38	8,243.94
1934	528,462.02	317,900.72	586,417.14	78,235.09	587.106.05	376,761.80	262,226.13	165.416.40	19,007.86	5,737.52
1935	576,746.54	335,229.35	381,911.55	95,779.47	756,290.34	611,700.14	466,888.39	222,133.86	17,848.26	6,506.48
1936	589,481.82	260.441.72	370,551.72	47,398.16	826,571.33	558,711.09	239,353.37	191,724.32	19,440.49	5,392.96
1937	639,608.86	313,617.35	332,117.32	105,553.84	1,023,065.49	429,170.73	317,276.19	142,993.10	18,611.92	5,974.46
1938	657,299.91	370,854.28	332,828.82	138,755.38	1,124,939.02	477,024.54	281,077.09	158,259.15	18,347.15	6,479.87
1939	731,837.23	438.520.86	371,097.17	72,747.68	1,112,992.83	478,538.83	314,079.37	127,793.30	18,100.25	5,202.20
1940	815,701.75	449,258.58	338,711.19	79,277.39	1,180,022.40	491,351.07	319,690.00	144,306.52	18,293.90	5,380.69
1941	956,926.84	447,477.46	340,277.38	24,393.37	1,286,650.46	657,695.95	345,053.94	278,176.77	17,697.30	8,471.10
1942	986,155.31	502,823.96	420,469.90	15,703.43	1,139,398.25	243,296.77	481,521.83	217,500.18	18,139.05	5,678.78
1943	1,073,476.47	475,492.57	342,245.29	-11,060.31	1,041,340.93	300,672.25	571,807.64	310,256.35	20,041.19	7,646.93
1944	1,217,051.36	676,982.34	283,752.07	-16,885.04	1,218,017.07	337,285.94	654,797.56	405,263.59	20,617.83	5,341.96
1945	1,300,152.26	765,868.51	333,257.75	-18,765.90	1,451,671.46	508,147.07	726,470.80	337.807.91	21,566.35	6,199.74
1946	828,829.04	449,134.55	413,756.82	21,954.00	1.961,982.02	447,391.71	701,527.74	290,827.73	30,754.49	10,190.37

*See Note on Page 75.

Table CS-1—(Continued)

STATISTICS—MISCELLANEOUS INSURANCE COMPANIES

All Business in Montana, 1922-1946

Year	Steam Boiler Engine and Machinery		Burglary and Theft		Automobile Property Damage and Collision		Miscellaneous	
	*Premiums	*Losses	*Premiums	*Losses	*Premiums	*Losses	*Premiums	*Losses
1922	$ 7,655.13	$ 726.41	$ 40,325.57	$ 10,846.43	$ 57,587.62	$ 30,007.81	$ 3,865.56	$ 4,600.00
1923	9,282.91	1,120.59	43,555.92	10,295.13	67,224.14	35,689.14	6,262.07	3,817.00
1924	7,437.05	1,096.21	39,588.72	7,372.23	72,179.31	43,522.11	8,503.70	3,350.00
1925	18,805.95	-242.50	34,904.81	5,780.86	115,456.85	63,230.68	9,252.92	5,751.16
1926	15,539.65	829.86	44,815.08	7,251.44	146,421.30	105,412.42	7,838.87	3,755.22
1927	11,280.40	.....	56,467.20	30,135.21	157,423.98	100,948.55	3,789.57	5,580.70
1928	11,872.55	.....	53,658.07	11,055.61	193,652.35	104,379.34	4,245.15	2,606.15
1929	30,214.59	1,191.18	66,374.21	139,660.15	228,653.51	123,280.87	14,424.50	5,111.94
1930	11,329.52	242.80	65,984.56	25,097.26	226,120.11	135,819.10	21,834.92	12,624.80
1931	5,539.47	877.49	63,594.99	9,993.21	206,536.84	104,711.19	19,571.35	5,337.65
1932	16,262.30	45.00	46,158.87	17,358.18	168,692.74	14,821.63	22,867.33	4,440.83
1933	16,038.70	314.34	45,410.76	6,840.51	132,312.88	54,700.51	75,644.10	31,316.34
1934	13,191.47	2,429.90	52,337.78	5,718.28	179,671.94	83,125.00	31,133.71	2,991.05
1935	17,571.17	604.22	52,611.91	5,440.89	219,459.63	103,746.27	259,577.31	82,377.85
1936	20,174.91	5,123.90	51,381.41	5,145.41	254,729.94	128,650.38	61,643.84	7,668.12
1937	45,072.72	1,205.81	47,767.53	7,665.81	290,156.71	155,868.87	62,252.71	15,567.55
1938	23,938.37	2,080.11	46,115.48	6,005.20	337,145.74	139,029.07	18,929.29	4,801.72
1939	18,870.17	999.16	51,858.69	7,817.20	351,231.99	150,906.73	42,726.02	10,031.64
1940	17,772.43	2,154.93	40,670.73	5,781.66	395,461.72	199,608.48	42,812.28	12,807.24
1941	36,666.68	3,494.44	40,078.62	9,887.83	455,881.37	265,276.92	83,655.23	33,823.28
1942	27,644.19	274.05	53,645.79	2,104.38	425,066.18	196,881.17	127,880.83	92,829.71
1943	17,457.61	2,701.42	39,263.19	11,668.17	401,670.86	158,218.90	52,696.68	14,575.76
1944	33,788.45	5,689.26	47,973.20	8,225.22	457,755.94	209,554.75	97,151.27	17,219.04
1945	11,322.22	914.95	67,512.30	11,840.22	540,618.36	316,987.67	82,431.84	21,933.10
1946	37,408.89	7,428.59	82,596.50	26,934.81	939,707.49	449,678.54	246,044.02	66,505.21

*See Note on Page 75.

INSURANCE DEPARTMENT — FEES AND TAXES

All Companies:

Admission Fee	$300
Filing Annual Statement	25
Agent's License, each	5
Solicitor's License, each	5

All Direct Writing Companies:

Prepaid Annual License Fee $125
(Prepaid fee permits the collection of $5,000 or less in premiums in any one year. Premiums in excess of the first $5,000 are taxed at the rate of 2% at the end of the license period.)

Fire Companies:

Fire Marshal Tax on all direct fire premiums, ¼ of 1%, in addition to other fees and taxes.

Fraternal Societies:

Fee for Filing Annual Statement ..... $ 10

Benevolent Associations & Societies:

License Fee	$ 25
Agent's License	5

Premium tax and Fire Marshal tax to be paid by direct writing company with no adjustments to be made for reinsurance ceded or accepted.

Deposits in Department:

Pursuant to the provisions of Sections 169, 6258 and 6261, R.C.M., 1935, the following companies have made a deposit in the amount indicated with the Montana Insurance Department as of Dec. 31, 1946.

Western Life Insurance Company $24,035,370.98

Companies Admitted Since March 31st, 1946:

Fire Companies (Direct):
Evangelical Mutual Insurance Co., Milbank, South Dakota.
Tri-State Mutual Grain Dealers Fire Insurance Co., Luverne, Minnesota.

Casualty Companies:
Farmers Auto Inter-Insurance Exchange, Los Angeles, Calif.
Idaho Compensation Co., Coeur d'Alene, Idaho.
Service Casualty Company of New York, New York, N. .
State Automobile Insurance Association, Des Moines, Iowa.
Transport Insurance Exchange, Los Angeles, Calif.
United National Indemnity Co., Hartford, Conn.

Life Companies:
Connecticut Mutual Life Insurance Co., Hartford, Conn.
Farmers Life Insurance Co., Des Moines, Iowa.
Old Republic Credit Life Insurance Co., Chicago, Illinois.

Companies Withdrawn:

Fire Companies:
Central Insurance Co., Baltimore, Md.
Farmers Auto Inter-Insurance Exchange, Los Angeles, Calif.
Maryland Insurance Co., New York, N. Y.
National Security Insurance Co., Omaha, Nebraska.

DIRECTORY

of all

Insurance Organizations

Authorized to Transact Business in the

STATE OF MONTANA

MARCH 31, 1947

Montana being on the "borderland" between Western and Pacific Coast Departments, business written by many of the companies is handled by the Pacific Coast Managers. Wishing to make our report as complete as possible, in addition to officers of the Company, we are giving the name of the manager of the Pacific Coast Department of Companies reporting such departments.

FIRE INSURANCE COMPANIES

General ..... Pages 86 to 99

Domestic, Mutual, Rural ..... Page 100

LIFE INSURANCE COMPANIES

General ..... Pages 101 to 104

MISCELLANEOUS INSURANCE COMPANIES

General ..... Pages 105 to 110

FRATERNAL SOCIETIES

General ..... Pages 125 to 126

BENEVOLENT ASSOCIATIONS

General ..... Page 113

FIRE INSURANCE COMPANIES

AETNA INSURANCE COMPANY, 670 Main St., Hartford 15, Conn.
W. Ross McCain, President Frank G. Bush, Secretary.
H. F. Mills, Manager Pacific Coast Dept., 220 Bush St., San Francisco 4, California.

AGRICULTURAL INSURANCE COMPANY, 215 Washington St., Watertown, N. Y.
H. W. Tomlinson, President; W. A. Seaver, Vice President and Secretary.
Edward Brown and Sons, General Agents, Pacific Coast Dept., 423 California St., San Francisco, Calif.
H. J. Keegan, Special Agent, Spokane, Washington.

ALBANY INSURANCE COMPANY, 55 Fifth Ave., New York 3, N. Y.
Ronald R. Martin, President; Frank J. Barry, Secretary.
Richard Orlob, Manager Pacific Coast Dept., 315 Montgomery St., San Francisco, Calif.
John H. Stearns, Special Agent, 509 Sherwood Bldg., Spokane, Washington.

ALLIANCE INSURANCE COMPANY OF PHILADELPHIA, 1600 Arch St., Philadelphia 1, Pa.
John A. Diemand, President; J. Kenton Eisenbrey, Secretary.
Francis F. Owen, Gen. Mgr., Pacific Coast Dept., 222 Sansome St., San Francisco, Calif.
M. S. Williams, Special Agent, Box 55, Butte, Montana.

ALLSTATE FIRE INSURANCE COMPANY, 20 N. Wacker Drive, Chicago 6, Illinois.
Calvin Fentress, Jr., President Clarence B. Kenney, Secretary.
Albert H. Grover, Special Agent, 415 Montana Bldg., Lewistown, Montana.

AMERICAN ALLIANCE INSURANCE COMPANY, 1 Liberty St. New York 5 N. Y.
William H. Koop President; Daniel R. Ackerman Vice President and Secretary.
Herbert Ryman, Vice President and Manager, Pacific Coast Dept., 233 Sansome St., San Francisco, Calif.
Howard L. Rutherford, Special Agent, 532 Ford Bldg., Great Falls, Montana.

AMERICAN AUTOMOBILE FIRE INSURANCE COMPANY, Pierce Bldg., St. Louis 4, Mo.
O. L. Schleyer, President; Garland Brown, Secretary.

AMERICAN AVIATION AND GENERAL INSURANCE COMPANY, 607 Washington St., Reading, Pa.
H. G. Evans, President W. S. Dearolf, Secretary.
Crichton and Company, General Agent ,Great Falls, Montana.

AMERICAN CENTRAL INSURANCE COMPANY, 1 Park Ave., New York 16, N. Y.
F. W. Koeckert, President; Donald D. Henry, Secretary.
J C. Bunyan, Manager Pacific Coast Dept., 315 Montgomery St., San Francisco 4, Calif.
K. H. Burrell, Special Agent, Lalonde Bldg., Helena, Montana.

AMERICAN DRUGGISTS' FIRE INSURANCE COMPANY, 1500 American Bldg., Cincinnati 2, Ohio.
J. S. Rutledge, President; W. P. Starkey, Secretary.
J. A. Riedel, State Agent, Boulder, Montana.

AMERICAN EAGLE FIRE INSURANCE COMPANY, 80 Maiden Lane, New York 8, N. Y.
Frank A. Christensen, President; Wm. E. Lamm, Jr., Secretary.
H. C. Edmundson, Vice President, Pacific Department, 60 Sansome St., San Francisco, California.
S. L. Hjermstad, State Agent, First National Bank Bldg., Great Falls, Montana.
Paul A. Christensen, Special Agent, Hail Dept., First National Bank Bldg., Great Falls, Montana.

AMERICAN EQUITABLE ASSURANCE COMPANY OF NEW YORK, 92 William St., New York 7, N. Y.
William J. Reynolds, President; John P. Breeden, Secretary.
Corroon & Reynolds, Ins., Calif. Mgrs., Pacific Coast Dept., 60 Sansome St., San Francisco, Calif.
J. I. Christ, Special Agent, 60 Sansome St., San Francisco 4, Calif.

AMERICAN AND FOREIGN INSURANCE COMPANY, 150 William St., New York 8, N. Y.
H. C. Conick, President; C. A. Nottingham, Secretary.
Ray Decker, Manager, Pacific Coast Dept., 201 Sansome St., San Francisco 20, Calif.
Wm. E. Rae, Special Agent, Masonic Temple Bldg., Havre, Montana.

AMERICAN INSURANCE COMPANY, 15 Washington St. Newark 1, New Jersey.
Paul B. Sommers, President Leo E. Kietzman, Secretary.
William B. Miller, Manager, Pacific Coast Dept., 256 Montgomery St., San Francisco, California.
George H. Flint, Special Agent, P. O. Box 498, Kalispell, Montana.

AMERICAN NATIONAL FIRE INSURANCE COMPANY, 50 West Broad St., Columbus, Ohio.
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Selbach & Deans, General Managers, Pacific Coast Dept., 340 Pine St., San Francisco, California.
J. R. Carmichael, Special Agent, Hotel Carlin, Billings, Montana.

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H. W. Fores, Manager, Pacific Coast Dept., 201 Sansome St., San Francisco 4, Calif.
C. R. Kerns, Special Agent, 605 Mohawk Bldg., Spokane 8, Washington.

ASSOCIATED FIRE & MARINE INSURANCE COMPANY, 332 Pine St., San Francisco, California.
O. L. Schleyer, President; C. C. Anderson, Secretary.
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R. W. Bertolin, State Agent, Dexter Horton Bldg., Seattle 4, Washington.

AUTOMOBILE MUTUAL INSURANCE COMPANY OF AMERICA, 10 Weybosset St., Providence, Rhode Island.
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L. T. Diringer, Special Agent, Ford Bldg., Great Falls, Montana.

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Vern O. Christinson, Special Agent, Billings, Montana.
C. C. Morris, Special Agent, P. O. Box 1403, Great Falls, Montana.

BRITISH AMERICA ASSURANCE COMPANY, 16-22 Wellington St., E. Toronto, Canada.
Crum & Forster, U. S. Managers, New York City, N. Y.

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K. H. Burrell, Special Agent, Lalonde Bldg., Helena, Montana.

CALEDONIAN-AMERICAN INSURANCE COMPANY OF NEW YORK, 150 Cogswell St., Hartford 2, Conn.
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W. H. Gascoigne, Special Agent, Dexter-Horton Bldg., Seattle 4, Washington.

CALEDONIAN INSURANCE COMPANY OF SCOTLAND, 150 Cogswell St., Hartford 2, Conn.
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Balfour-Guthrie & Co., General Agents, 351 California St., San Francisco, Calif.
W. H. Gascoigne, Special Agent, 1425 Dexter-Horton Bldg., Seattle, Washington.

CALIFORNIA INSURANCE COMPANY, THE, 315 Montgomery St., San Francisco 4, Calif.
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J. C. Bunyan, Manager, Pacific Coast Dept., 315 Montgomery St., San Francisco, Calif.
K. H. Burrell, Special Agent, 10 Lalonde Bldg., Helena, Montana.

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E. C. Wareheim, President; Eugene E. Heaton, Secretary.

CAMDEN FIRE INSURANCE ASSOCIATION, 434 Federal St., Camden, N. J.
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Cravens, Dargan & Co. Managers,, Pacific Coast Dept., 60 Sansome St., San Francisco, Calif.
Kenneth James, Special Agent, Duncan-Peterson Bldg., Missoula, Montana.

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Ray Decker, President; A. C. Griffin, Secretary, Pacific Coast Dept., 201 Sansome St., San Francisco, Calif.
Wm. E. Rae, State Agent, Masonic Temple Bldg., Havre, Montana.

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L. G. Purmort, President; Paul W. Purmort, Secretary-Treasurer.
Harry L. Petrey, General Agent, 453 Montgomery St., San Francisco, Calif.

CENTRAL SURETY FIRE CORPORATION, 1737 McGee St., Kansas City, Mo.
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CHARTER OAK FIRE INSURANCE COMPANY, THE, 700 Main St., Hartford 15, Conn.
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Swett and Crawford, General Agents, 100 Sansome St., San Francisco, Calif.
The Clyde Wilcox Agency, General Agent, Billings, Montana.

CITIZENS FUND MUTUAL FIRE INSURANCE COMPANY, West Ave., at 5th St., Red Wing, Minnesota.
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Walter M. McLaughlin, General Agent, Billings, Montana.

CITIZENS INSURANCE COMPANY OF NEW JERSEY, 690 Asylum Ave., Hartford 15, Conn.
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A. C. Posey, Manager, Pacific Coast Dept., 720 California St., San Francisco, Calif.
W. G. Bloomdahl, Special Agent, Strain Bldg., Great Falls, Montana.

CITY OF NEW YORK INSURANCE COMPANY, 59 Maiden Lane, New York 8, N. Y.
Harold V. Smith, President; T. Morgan Williams, Secretary.
W. F. McKee, State Agent, Ford Bldg., Great Falls, Montana.
L. T. Diringer, Special Agent, Ford Bldg., Great Falls, Montana.

COLUMBIA FIRE INSURANCE COMPANY, 15 Washington St., Newark 1, New Jersey.
Paul B. Sommers, President; Leo E. Kietzman, Secretary.
Wm. B. Miller, Manager, Pacific Coast Dept., 256 Montgomery St., San Francisco, Calif.
George H. Flint, Special Agent, Box 498, Kalispell, Montana.

COLUMBIA INSURANCE COMPANY OF NEW YORK, 55 Fifth Ave., New York 3, N. Y.
Thomas J. Irvine, President; J. F. Cunningham, Secretary.
Chas. A. Craft, Manager, Pacific Coast Dept., 360 Pine St., San Francisco, Calif.
George C. Newlon, Special Agent, Box 594, Helena, Montana.
Vern O. Christinson, Special Agent, 217 N. 17th St., Billings, Montana.

COMMERCE INSURANCE COMPANY, 291 Glen St., Glens Falls, N. Y.
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R. H. Griffith, Vice President and Manager, Pacific Coast Dept., 220 Bush St., San Francisco, Calif.
R. G. Clarke, Special Agent, 500 Colman Bldg., Seattle, Washington.

COMMERCIAL STANDARD FIRE & MARINE COMPANY, Commercial Standard Bldg., Fort Worth 1, Texas.
Karl F. Vasen, President; J. S. Pieringer, Jr., Secretary.

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J. C. Bunyan, Manager, Pacific Coast Dept., 315 Montgomery St., San Francisco 4, Calif.
K. H. Burrell, Special Agent, Lalonde Bldg., Helena, Montana.

COMMERCIAL UNION FIRE INSURANCE COMPANY OF NEW YORK, 1 Park Ave., New York 16, N. Y.
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J. C. Bunyan, Manager, Pacific Coast Dept., 315 Montgomery St., San Francisco 4, Calif.
K. H. Burrell, Special Agent, Lalonde Bldg., Helena, Montana.

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George H. Duxbury, President; R. P. Stockham, Secretary.
S. T. Shotwell, Manager, Pacific Coast Dept., 315 Montgomery St., San Francisco 4, Calif.
M. S. McLelland, Special Agent, Union Bank Bldg., Helena, Montana.

CONCORDIA FIRE INSURANCE COMPANY OF MILWAUKEE, 611 North Broadway, Milauwkee 2, Wisconsin.
John R. Cooney, President; H. C. Houghton, Secretary.
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R. C. Abbott, Special Agent, First National Bank Bldg., Great Falls, Montana.

CONNECTICUT FIRE INSURANCE COMPANY, THE, 30 Trinity St., Hartford 15, Conn.
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F. C. Beazley, Manager, Pacific Coast Dept., 220 Montgomery St., San Francisco 4, Calif.
M. L. Burg, State Agent, Lalonde Bldg., Helena, Montana.

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S. L. Hjermstad, State Agent, First National Bank Bldg., Great Falls, Montana.
Paul A. Christansen, Special Agent, First National Bank Bldg., Great Falls, Mont.

DIXIE FIRE INSURANCE COMPANY, Greensboro, N. C.; Administrative Office, 15 Washington St., Newark 1, N. J.
Paul B. Sommers, President; Leo E. Kietzman, Secretary.
Wm. B. Miller, Manager, Pacific Coast Dept., 256 Montgomery St., San Francisco 4, Calif.
George H. Flint, Special Agent, P. O. Box 498, Kalispell, Montana.

DUBUQUE FIRE & MARINE INSURANCE COMPANY, Roshek Bldg., Dubuque, Iowa.
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W. T. Scarboro, Special Agent, 2227 Pine St., Billings, Montana.

EAST AND WEST INSURANCE COMPANY, 175 Whitney Ave., New Haven, Conn.
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F. C. Beazley, Manager, Pacific Coast Dept., 220 Montgomery St., San Francisco 4, Calif.
M. L. Burg, State Agent, Lalonde Bldg., Helena, Montana.

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D. J. Cowie, President; Adam Benus, Secretary.
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H. S. Dotson Co., Special Agent, Granite Bldg., Helena, Montana.

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T. D. Steiner, President; S. W. Stengel, Secretary.

FEDERAL INSURANCE COMPANY, 90 John St., New York 7, N. Y.
Hendon Chubb, President; Joseph J. Magrath, Secretary.

FEDERAL UNION INSURANCE COMPANY, 150 Wiliam St., New York 8, N. Y.
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W. E. Rae, State Agent, Masonic Bldg., Havre, Montana.

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Frank A. Christensen, President; Wm. E. Lamm, Jr., Secretary.
H. Cylde Edmundson, Vice President, Pacific Coast Dept., 60 Sansome St., San Francisco, Calif.
S. L. Hjermstad, Special Agent, First National Bank Bldg., Great Falls, Montana.
Paul A. Christensen, Special Agent, First National Bank Bldg., Great Falls, Mont.

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Stephen C. Fletcher, State Agent, 14 West Granite St., Butte, Montana.
E. M. Hutchins, Special Agent, Dexter-Horton Bldg., Seattle, Washington.

FIREMAN'S FUND INSURANCE COMPANY, 401 California St., San Francisco 20, Calif.
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Ray C. Culver, Special Agent, P. O. Box 1687, Helena, Montana.

FIREMEN'S INSURANCE COMPANY OF NEWARK, N. J., 10 Park Place, Newark 1, N. J.
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R. C. Abbott, Special Agent, First National Bank Bldg., Great Falls, Montana.

FIRST NATIONAL INSURANCE COMPANY OF AMERICA, 4347 Brooklyn Ave., Seattle 5, Washington.
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FRANKLIN FIRE INSURANCE COMPANY OF PHILADELPHIA, 59 Maiden Lane, New York 8, N. Y.
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R. C. Abbott, Special Agent, First National Bank Bldg., Great Falls, Montana.

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J. I. Christ, Agent, 60 Sansome St., San Francisco 4, Calif.

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Howard L. Rutherford, Special Agent, 532 Ford Bldg., Great Falls, Montana.

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Federated Hardware Mutuals, E. C. Ellis, Manager, Pacific Coast Dept., 129 East Broadway, Owatonna, Minn.
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HARDWARE MUTUAL INSURANCE COMPANY OF MINNESOTA, 2344 Nicollet Ave., Minneapolis, Minn.
H. R. Caley, President; D. F. Raihle, Secretary.
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A. C. Posey, Manager, Pacific Coast Department, 720 California St., San Francisco 20, California.
W. G. Bloomdahl, Special Agent, 408 Strain Bldg., Great Falls, Montana.

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Ray C. Culver, Special Agent, P. O. Box 1687, Helena, Montana.

HOME INSURANCE COMPANY, THE, 59 Maiden Lane, New York 8, N. Y.
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Wm. F. McKee, State Agent, Ford Bldg., Great Falls, Montana.
Lawrence T. Diringer, Special Agent, Ford Bldg., Great Falls, Montana.

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Geo. G. Newlon, Special Agent, P. O. Box 594, Helena, Montana.
Vern O. Christinson, Special Agent, 217 N. 17th St., Billings, Montana.

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M. S. Williams, Special Agent, P. O. Box 55, Butte, Montana.

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JERSEY INSURANCE COMPANY OF NEW YORK, Platt and Gold Sts., New York 8, N. Y.
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C. A. Coffey, Special Agent, 709 Sherwood Bldg., Spokane, Wash.

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H. C. Conick, United States Manager.
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W. E. Rae, State Agent, Masonic Temple Bldg., Havre, Montana.

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Chris D. Sheffe, United States Manager.
James C. Hitt, Manager, Pacific Coast Department, 369 Pine St., San Francisco, Calif.
E. E. Dewar, Special Agent, 622 Spokane & Eastern Bldg., Spokane 8, Wash.

LONDON & LANCASHIRE INSURANCE COMPANY, LTD., THE, 20 Trinity St., Hartford 2, Conn.
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John C. Hallberg, Special Agent, 1214 Hoge Bldg., Seattle, Wash.

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Hazen H. Ayer, President; H. M. Goodwin, Secretary.

LUMBERMEN'S INSURANCE COMPANY, 401 Walnut St., Philadelphia 6, Pa.
Frank H. Thomas, President; Kenneth B. Hatch, Secretary.
William M. Houston, Manager, Pacific Coast Dept., 425 Montgomery St., San Francisco 4, Calif.

LUMBERMEN'S MUTUAL INSURANCE COMPANY, THE, P. O. Box 459, Mansfield, Ohio.
Chas. H. Keating, President; Dale G. Roth, Secretary.
M. D. L. Rhodes, Manager; Pacific Coast Dept., Northwestern Mutual Insurance Bldg., Seattle, Wash.

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J. J. Lynn, President; A. H. Thurmond, Secretary.
U. S. Epperson Underwriting Co., Attorney-in-fact, Kansas City, Mo.

MANHATTAN FIRE AND MARINE INSURANCE COMPANY, THE, 99 John St., New York 7, N. Y.
Chris D. Sheffe, President; F. W. Maasen, Secretary.
J. M. Mendell, Manager, Pacific Coast Dept., 369 Pine St., San Francisco 4, Calif.
E. E. Dewar, Special Agent, 622 Spokane & Eastern Bldg., Spokane 8, Wash.

MANUFACTURERS FIRE INSURANCE COMPANY, 1617 Pennsylvania Blvd., Philadelphia 3, Pa.
W. Stanley Kite, President; LeRoy Wood, Secretary.

MASSACHUSETTS FIRE AND MARINE INSURANCE COMPANY, 4 Liberty Square, Boston 9, Mass.
William H. Koop, President; Daniel R. Ackerman, Secretary.
Herbert Ryman, Vice President, Pacific Coast Dept., 320 California St., San Francisco, Calif.
Howard L. Rutherford, Special Agent, 532 Ford Bldg., Great Falls, Montana.

MERCANTILE INSURANCE COMPANY OF AMERICA, THE, 150 William St., New York 7, N. Y.
George H. Duxbury, President; R. P. Stockham, Secretary.
S. T. Shotwell, Manager, Pacific Coast Dept., 315 Montgomery St., San Francisco 4, Calif.
M. S. McLelland, Special Agent, Union Bank Bldg., Helena, Montana.

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Alfred A. Moser, President; Thomas J. O'Malley, Secretary.
H. F. Rohrbach, Manager, Pacific Coast Dept., 114 Sansome St., San Francisco, Calif.

MERCHANTS FIRE INSURANCE COMPANY, THE, 630 Gas and Electric Bldg., Denver 2, Colo.
J. R. Gardner, President; Hazel O'Neill, Secretary.
Ben D. Wright, Special Agent, P. O. Box 1067, Boise, Idaho.

MERCURY INSURANCE COMPANY, 111 West Fifth St., St. Paul 2, Minn.
C. F. Codere, President; C. A. Dosdall, Secretary.
Earl E. Jones, Special Agent, 409 Strain Bldg., Great Falls, Montana.

MICHIGAN FIRE AND MARINE INSURANCE COMPANY, 401 Montgomery St., San Francisco 4, Calif.
William A. Hebert, President; Stewart H. Manson, Secretary.
John W. Wylie, Secretary, Pacific Coast Dept., 401 Montgomery St., San Francisco 4, Calif.
E. L. Dee, Special Agent, 620 Phoenix Bldg., Butte, Montana.

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MILLERS' MUTUAL FIRE INSURANCE ASSOCIATION OF ILLINOIS, 320 Easton St., Alton, Illinois.
George S. Milnor, President; B. C. Vine, Secretary.
Gleason Allen, Manager, Northwestern Dept., 800 Flour Exchange, Minneapolis, Minn.
R. H. Bowman, Special Agent, 419 Ford Bldg., Great Falls, Montana.

MILLERS MUTUAL FIRE INSURANCE COMPANY, 805 North Front St., Harrisburg, Pa.
C. M. Hutchison, President; M. D. Hager, Secretary.
Gleason Allen, Manager, Northwestern Dept., 800 Flour Exchange, Minneapolis, Minn.
R. H. Bowman, Branch Manager, 419 Ford Bldg., Great Falls, Montana.

MILLERS MUTUAL FIRE INSURANCE COMPANY OF TEXAS, P. O. Box 1039, Fort Worth 1, Texas.
Ed K. Collett, President; J. B. Knight, Secretary.
Gleason Allen, Manager, Northwestern Dept., 800 Flour Exchange, Minneapolis, Minn.
R. H. Bowman, Special and State Agent, 501 Ford Bldg., Great Falls, Montana.

MILLERS NATIONAL INSURANCE COMPANY, 137 West Jackson Blvd., Chicago 4, Ill.
W. S. Whitford, President; Arthur A. Krueger, Secretary.
H. M. Dinsmore, Manager, Pacific Coast Dept., 340 Pine St., San Francisco, Calif.

MILL OWNERS MUTUAL FIRE INSURANCE COMPANY, 2015 Grand Ave., Des Moines 12, Iowa.
H. B. Carson, President; L. K. Sharp, Secretary.
Gleason Allen, Manager, Northwestern Dept., 800 Flour Exchange, Minneapolis, Minn.
R. H. Bowman, Special Agent, 419 Ford Bldg., Great Falls, Montana.

MILWAUKEE MECHANICS' INSURANCE COMPANY, 611 North Broadway, Milwaukee 2, Wis.
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J. A. Duffy, General Agent, Great Falls, Montana.

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JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY, 197 Clarendon St., Boston 16, Mass.
Paul F. Clark, President; Elmer L. French, Secretary.

KANSAS CITY LIFE INSURANCE COMPANY, P. O. Box 139, Kansas City 10, Mo.
W. E. Bixby, President; J. L. Batchler, Secretary.
J. T. Allen, General Agent, 1054 Gas & Electric Bldg., Denver, Colo.

LINCOLN MUTUAL LIFE INSURANCE COMPANY, 1321 Sharp Bldg., Lincoln 8, Nebr.
Lewis E. Smith, President; A. R. Harris, Secretary.

LINCOLN MUTUAL LIFE AND CASUALTY INSURANCE COMPANY, 322 N. 5th St., Fargo, N. D.
P. B. Garberg, President; C. C. Koltes, Secretary.

LINCOLN NATIONAL LIFE INSURANCE COMPANY, 1301 South Harrison St., Fort Wayne, Ind.
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Bernard King, General Agent, Lewishon Bldg., Butte, Montana.
A. D. Crow, Special Agent, 1930 Rand Tower, Minneapolis, Minn.

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George L. Hahn, State Manager, P. O. Box 760, Missoula, Montana.

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Henry E. North, Vice President, Pacific Coast Dept., 600 Stockton St., San Francisco 20, Calif.
C. E. Bunnell, Manager, Billings District Office, 208 North Broadway, Billings, Mont.
William R. Giblett, Manager, Butte District Office, Metals Bank Bldg., Butte, Mont.
Karl Tomaschoff, Manager, Great Falls District Office, 501 First Ave. N., Great Falls, Mont.

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J. J. Bell, President; F. L. Bramble, Secretary.
John A. Aye, General Agent, Broadus, Montana.

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A. M. Riley, General Agent, 46 East Broadway, Butte, Montana.
Moon Agency, General Agents, Great Falls, Montana.

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William H. Tennyson, District Manager, 432 Ford Bldg., Great Falls, Montana.

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R. H. Smith, Montana Manager, Fratt Bldg., Billings, Montana.
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NATIONAL LIFE INSURANCE COMPANY, 131 State St., Montpelier, Vt.
Elbert S. Brigham, President; H. R. Pierce, Secretary.

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George F. Manzelmann, President; A. E. Forrest, Jr., Secretary.
Ted E. Collins, State Agent, Collins Block, Helena, Montana.

NORTH AMERICAN LIFE AND CASUALTY COMPANY, 2222 Park Ave., Minneapolis 4, Minn.
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Lawrence M. Cathles, President; Henry M. Cathles, Secretary.

NORTHERN LIFE INSURANCE COMPANY, Third at University, Seattle 1, Wash.
D. M. Morgan, President; J. H. Sargent, Secretary.
Irving T. Morgan, Supt. of Agencies, Northern Life Tower, Seattle, Wash.
Thomas Heaney, District Manager, 204 Mayer Bldg., Butte, Montana.
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NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY, THE, 720 East Wisconsin Ave., Milwaukee 2, Wis.
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G. Clyde Baldwin, General Agent, First National Bank Bldg., Great Falls, Montana.

NORTHWESTERN NATIONAL LIFE INSURANCE COMPANY, 430 Oak Grove St., Minneapolis, Minn.
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O. S. Gullickson, General Agent, Hedden Bldg., Billings, Montana.
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B. C. Butler, Manager, Western Dept., 412 Farm Credit Bldg., Omaha, Nebr.

OLD REPUBLIC CREDIT LIFE INSURANCE COMPANY, 309 West Jackson Blvd., Chicago 6, Ill.
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PACIFIC MUTUAL LIFE INSURANCE COMPANY, 523 W. Sixth St., Los Angeles 55, Calif.
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Harry Reynolds, General Agent, 516 Securities Bldg., Billings, Montana.

PACIFIC NATIONAL LIFE ASSURANCE COMPANY, 700 Pacific National Life Bldg., Salt Lake City 11, Utah.
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Tony Criswell, General Agent, Drawer 1519, Missoula, Montana.

PENN MUTUAL LIFE INSURANCE COMPANY, Independence Square, Philadelphia, Pa.
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J. E. Roberts, General Agent, Securities Bldg., Billings, Montana.

PHOENIX MUTUAL LIFE INSURANCE COMPANY, 79 Elm St., Hartford, Conn.
Arthur M. Collens, President; George W. Cheney, Secretary.

POLICYHOLDER'S NATIONAL LIFE INSURANCE COMPANY, 515 South Main Ave., Sioux Falls, S. D.
S. H. Witmer, President; H. O. Chapman, Secretary.

PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY, 725 Broad St., Chattanooga, Tenn.
Robert J. Maclellan, President; W. C. Cartinhour, Secretary.
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PUBLIC SERVICE LIFE, HEALTH & ACCIDENT COMPANY, Securities Bldg., Seattle, Wash.
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Carl M. Anderson, President; B. L. Majorowicz, Secretary.

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George E. Beedle, Secretary, Pacific Coast Dept., 2054 University Ave., Berkeley, Calif.
Ed. A. Mack, General Agent, Lewistown, Montana.

SUN LIFE ASSURANCE COMPANY OF CANADA, Dominion Square, Montreal 2, Canada.
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F. L. South, Branch Manager, 1023 West Riverside, Spokane, Wash.

TRAVELERS INSURANCE COMPANY, THE, 700 Main St., Hartford 15, Conn.
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UNION CENTRAL LIFE INSURANCE COMPANY, THE, 3-5 West Fourth St., Cincinnati 2, Ohio.
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George P. Williams, Manager, Montana Territory, 310 U. S. National Bank Bldg., Denver 2, Colo.

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Chalkley Insurance Agency, General Agents, Metals Bank Bldg., Butte, Montana.

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WEST COAST LIFE INSURANCE COMPANY, 605 Market St., San Francisco 5, Calif.
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R. B. Richardson, President; A. J. Clemo, Secretary.

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A. B. Kalin, Branch Manager, P. O. Box 195, Spokane 2, Wash.

AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA, P. O. Box 982, Reading, Pa.
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J. A. Hodson, Special Agent, Walker Bank Bldg., Salt Lake City, Utah.
L. M. Terry, Special Agent, Walker Bank Bldg., Salt Lake City, Utah.
A. H. Boyce, Special Agent, Walker Bank Bldg., Salt Lake City, Utah.

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Henry Guthunz, President; G. U. Glomholm, Secretary.
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Arthur W. Waller, United States Manager.
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COMMERCIAL CASUALTY INSURANCE COMPANY, 10 Park Place, Newark 1, N. J.
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Fred W. Sullivan, Manager, Pacific Coast Dept., 220 Bush St., San Francisco 6, Calif.
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CONTINENTAL CASUALTY COMPANY, 310 So. Michigan Ave., Chicago 4, Ill.
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A. T. Morgan Agency, Countersigning Agents, Metals Bank Bldg., Butte, Montana.

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A. B. Kalin, Branch Manager, P. O. Box 195, Spokane 2, Wash.

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GLENS FALLS INDEMNITY COMPANY, 291 Glen St., Glens Falls, N. Y.
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S. E. Rich and A. Thomas Patterson, Special Agents, 926 Kearns Bldg., Salt Lake City, Utah.
Clyde Wilcox Agency, General Agents, 228 Fratt Bldg., Billings, Montana.

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H. A. Robertson, Manager, Northwestern Dept., 620 Marquette Ave., Minneapolis, Minn.

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C. A. Henrich, Manager, Montana Territory, G. & E. Bldg., Denver, Colo.
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L. T. Diringer, Special Agent, 425 Ford Bldg., Great Falls, Montana.

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John A. Diemand, President; Frank A. Eger, Secretary.
Frank F. Owen, Manager, Pacific Coast Dept., 222 Sansome St., San Francisco 4, Calif.
M. S. Williams, Special Agent, P. O. Box 55, Butte, Montana.

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E. H. Cosman, General Agent, P. O. Box 1583, Billings, Montana.

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Ray J. Mills, President; H. D. Durham, Secretary.

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Joe C. Giacoma, Special Agent, Metals Bank Bldg., Butte, Montana.

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Norby & Company, Countersigning Agents, First National Bank Bldg., Great Falls, Montana.

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R. H. Bowman, Special Agent, 501 Ford Bldg., Great Falls, Montana.

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MASSACHUSETTS BONDING AND INSURANCE COMPANY, 10 Post Office Square, Boston 9, Mass.
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A. O. Stuberg, Manager, Northwest Dept., 825 Dexter-Horton Bldg., Seattle, Wash.
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MASSACHUSETTS PROTECTIVE ASSOCIATION, INC., 18 Chestnut St., Worcester, Mass.
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H. C. Bradbury, Manager, Pacific Coast Dept., 751 Pacific Bldg., San Francisco, Calif.
Tony Criswell, General Agent, Drawer 1519, Missoula, Montana.

METROPOLITAN CASUALTY INSURANCE COMPANY OF NEW YORK, THE, 10 Park Place, Newark 1, N. J.
John R. Cooney, President; E. A. Blendow, Secretary.
Fred W. Sullivan, Manager, Pacific Coast Dept., 220 Bush St., San Francisco 6, Calif.
R. C. Abbott, Special Agent, First National Bank Bldg., Great Falls, Montana.

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Walter M. McLaughlin, President; Leonard C. Hays, Secretary.

MUTUAL BENEFIT HEALTH AND ACCIDENT ASSOCIATION, 33rd and Farnum Sts., Omaha, Nebr.
C. C. Criss, President; C. E. Forbes, Secretary.
Charles A. Chalkley, General Agent, Metals Bank Bldg., Butte, Montana.

NATIONAL AUTOMOBILE AND CASUALTY INSURANCE COMPANY, 724 So. Spring St., Los Angeles 55, Calif.
John Q. McClure, President; O. W. Moore, Secretary.
Edward Brown & Sons, General Agents, 432 California St., San Francisco, Calif.

NATIONAL CASUALTY COMPANY, 422 Majestic Bldg., Detroit 26, Mich.
W. G. Curtis, President; W. C. Butterfield, Secretary.
L. G. Grewe, Manager, Northwestern Branch, 1411 Fourth Ave. Bldg., Seattle, Wash.

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James G. Patton, President; Harvey R. Solberg, Secretary.
A. L. Petersen, State Agent, 308½ Central Ave., Great Falls, Montana.

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Perry D. Inhofe, President; Joseph Goodpaster, Secretary.

NATIONAL SURETY CORPORATION, 4 Albany St., New York 6, N. Y.
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J. A. Hodson, L. M. Terry, H. A. Boyce, Special Agents, Walker Bank Bldg,, Salt Lake City, Utah.

NORTHWEST CASUALTY COMPANY, 217 Pine St., Seattle 1, Wash.
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O. J. Armstrong, General Agent, P. O. Box 457, Kalispell, Montana.

NORWICH UNION INDEMNITY COMPANY, 75 Maiden Lane, New York 7, N. Y.
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OCEAN ACCIDENT AND GUARANTEE CORPORATION, LTD., THE, 1 Park Ave., New York, N. Y.
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Victor Montgomery, President; A. L. Woodhead, Secretary.

PACIFIC INDEMNITY COMPANY, 621 South Hope St.,. Los Angeles 14, Calif.
M. R. Johnson, President; F. W. Burnett, Secretary.

PEERLESS CASUALTY COMPANY, 19 Federal St., Keene, N. H.
Richard C. Carrick, President; William F. Perry, Secretary.

PHOENIX INDEMNITY COMPANY, 55 Fifth Ave., New York City 3, N. Y.
J. M. Haines, President; J. F. Cunningham, Secretary.

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Cyrus C. Washburn, Manager, Pacific Coast Dept., 340 Pine St., San Francisco 4, Calif.

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H. C. Conick, President; F. S. Perryman, Secretary.
E. C. Smith, Manager, Pacific Coast Dept., 201 Sansome St., San Francisco, Calif

SAINT PAUL MERCURY INDEMNITY COMPANY, 5th and Washington St., St. Paul 2, Minn.
C. F. Codere, President; Geo. R. Wentz, Secretary.
J. R. MacKay, Manager, Pacific Coast Dept., 211 Mills Bldg., San Francisco 4, Calif.
Earl E. Jones, State Agent, 400 Strain Bldg., Great Falls, Montana.

SEABOARD SURETY COMPANY, 80 John St., New York 7, N. Y.
Robert W. Watt, President; H. W. Rudolph, Secretary.
John E. Dawson, General Agent, Rocky Mountain Bldg., Great Falls, Montana.

SERVICE CASUALTY COMPANY OF NEW YORK, 1 Park Ave., New York 16, N. Y.
Arthur O. Dietz, President; Stanley B. Ecker, Secretary.

STANDARD ACCIDENT INSURANCE COMPANY, 640 Temple Ave., Detroit 32, Mich.
R. H. Platts, President; F. S. Brown, Secretary.
Taylor, Tipling & Co., General Agents, Power Block, Helena, Montana.

STANDARD SURETY AND CASUALTY COMPANY OF NEW YORK, 670 Main St., Hartford 15, Conn.
W. Ross McCain, President; G. Harold Grant, Secretary.
H. F. Mills, Manager, Pacific Coast Dept., 220 Bush St., San Francisco, Calif.
Merle D. Smith, Associate Manager, Pacific Coast Dept., 220 Bush St., San Francisco, Calif.

STATE AUTOMOBILE INSURANCE ASSOCIATION, THE, 710 Insurance Exchange Bldg., Des Moines 8, Iowa.
L. N. Cleveland, President; A. B. Loranz, Secretary.

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY, 112 E. Washington St., Bloomington, Ill.
R. P. Mecherle, President; G. E. Mecherle, Secretary.
Norval P. Goalzer, Manager, Pacific Coast Dept., 2054 University, Berkeley, Calif.
Ed A. Mack, State Agent, Lewistown, Montana.

SUN INDEMNITY COMPANY OF NEW YORK, 55 Fifth Ave., New York 3, N. Y.
F. I. P. Callos, President; R. A. Kearney, Secretary.
Swett & Crawford, General Agents, 100 Sansome St., San Francisco 4, Calif.

TRANSPORT INSURANCE EXCHANGE, 603 W. Seventh St., Los Angeles 14, Calif.
Transport Underwriters Association, Attorney-in-Fact.

TRAVELERS INDEMNITY COMPANY, THE, 700 Main St., Hartford 15, Conn.
Jesse W. Randall, President; Fred S. Garrison, Secretary.

TRUCK INSURANCE EXCHANGE, 4680 Wilshire Blvd., Los Angeles 54, Calif.
Truck Underwriters Association, Attorney-in-Fact.
Walter J. Nilan, State Manager, Helena, Montana.

UNITED NATIONAL INDEMNITY COMPANY, 1000 Asylum Ave., Hartford 15, Conn.
F. D. Layton, President; W. W. Corry, Secretary.

UNITED PACIFIC INSURANCE COMPANY, Medical Arts Bldg., Tacoma, Wash.
J. W. Reynolds, President; Charles T. Hutson, Secretary.

UNITED STATES CASUALTY COMPANY, 60 John St., New York 8, N. Y.
J. Arthur Nelson, President; Walter D. Owens, Secretary.

UNITED STATES FIDELITY AND GUARANTY COMPANY, Calvert and Redwood Sts., Baltimore 3, Md.
E. Asbury Davis, President; C. J. Fitzpatrick, Secretary.
Don W. Jacobus, Branch Manager, Union Bank Bldg., Helena, Montana.

UNITED STATES GUARANTEE COMPANY, 90 John St., New York 7, N. Y.
George H. Reaney, President; James G. Cannon, Secretary.
Rathbone King & Seeley, Managers, Pacific Coast Dept., 114 Sansome St., San Francisco, Calif.

WESTERN NATIONAL INDEMNITY COMPANY, 401 California St., San Francisco 20, Calif.
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Mark Farris, Branch Manager, First National Bank Bldg., Helena, Montana.

WESTERN SURETY COMPANY, 131 North Main Ave., Sioux Falls, S. D.
Dan Kirby, President; Tom Kirby, Secretary.

WOODMEN ACCIDENT COMPANY, 1243 N St., Lincoln 1, Nebr.
E. J. Faulkner, President; R. L. Spangler, Secretary.

YORKSHIRE INDEMNITY COMPANY OF NEW YORK, 90 John St., New York 7, N. Y.
Herbert F. Ellen, President; Herman L. Wilkens, Secretary.

ZURICH GENERAL ACCIDENT AND LIABILITY INSURANCE COMPANY, LTD., 135 S. LaSalle St., Chicago 3, Ill.
Neville Pilling, United States Manager.
M. Y. Daniel Insurance Agency, Special Agents, Hirbour Bldg., Butte, Montana.
S. M. West Company, Special Agents, 2708 First Ave. N., Billings, Montana.

FRATERNAL INSURANCE ORGANIZATIONS

AID ASSOCIATION FOR LUTHERANS, Insurance Building, Appleton, Wis.
Alex O. Benz, President; LeRoy G. Stohlman, Secretary.
H. F. Fredrickson, General Agent, 404 Milton Drive, San Gabriel, Calif.

AMERICAN FRATERNAL UNION, Ely, Minn.
J. N. Rogelj, President; Anton Abasnik, Secretary.

ANCIENT ORDER OF UNITED WORKMEN OF NORTH DAKOTA, 205 Tenth St. N., Fargo, N. D.
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B. C. Reichmuth, State Manager, 2103 Spruce St., Billings, Montana.

CATHOLIC ORDER OF FORESTERS, 30 N. LaSalle St., Chicago, Ill.
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CROATIAN BROTHERHOOD OF THE UNITED STATES OF AMERICA, P. O. Box 1912, Great Falls, Montana.
Joe Ugrin, President; Josip Krajacich, Secretary.

CROATIAN FRATERNAL UNION OF AMERICA, 3441 Forbes St., Pittsburgh 13, Pa.
John D. Butkovich, President; Anton Derkos, Secretary.

DEGREE OF HONOR PROTECTIVE ASSOCIATION, 500 Degree of Honor Bldg., St. Paul 2, Minn.
Frances Buell Olson, President; Clara B. Bender, Secretary.
Mrs. Anna Woolley, State Director, Park Hotel, Great Falls, Montana.

GRAND CARNIOLIAN SLOVENIAN CATHOLIC UNION OF THE U.S.A., 351-353 N. Chicago St., Joliet, Ill.
John Germ, President; Joseph Zalar, Secretary.

HOMESTEADERS LIFE ASSOCIATION, THE, 416 7th St., Des Moines, Iowa.
A. A. Ball, President; C. J. Graves, Secretary.
J. J. May, Manager, Pacific Coast Dept., Los Angeles, Calif.
J. G. Flanery, General Agent, Billings, Montana.

INTERNATIONAL WORKERS ORDER, INC., 80 Fifth Ave., New York 11, N. Y.
Rockwell Kent, President; Max Bedacht, Secretary.

KNIGHTS OF COLUMBUS, 45 Wall St., New Haven 7, Conn.
John E. Swift, President; Joseph F. Lamb, Secretary.

LADIES' CATHOLIC BENEVOLENT ASSOCIATION, 305 West 6th St., Erie, Pa.
Miss Bertha C. McEntee, President; Miss Margaret M. Carroll, Secretary.

LUTHERAN BROTHERHOOD, 608 Second Ave. South, Minneapolis 2, Minn.
Herman L. Ekern, President; Fred C. Mueller, Secretary.
Carl Rosholt, General Agent, Williston, N. D.
E. G. Lee, General Agent, 604½ Seventh St. South, Great Falls, Montana.

MACCABEES, THE, 5057 Woodward Ave., Detroit 2, Mich.
J. B. Baker, President; J. P. Stock, Secretary.
O. K. Henderson, State Manager, P. O. Box 834, Butte, Montana.

MODERN WOODMEN OF AMERICA, 1504 Third Ave., Rock Island, Ill.
E. J. Bullard, President; J. G. Ray, Secretary.

NATIONAL FARMERS UNION LIFE ASSOCIATION, 3501 East 46th Ave., Denver 16, Colo.
James G. Patton, President; L. G. McCubbin, Secretary.
Harold M. Brown, Special Agent, c/o Montana Farmers Union, Great Falls, Montana.

NATIONAL SLOVAK SOCIETY OF THE UNITED STATES OF AMERICA, 516 Court Place, Pittsburgh, Pa.
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Mrs. Margaret Gilchrist, State Supervising Deputy, P. O. Box 1457, Great Falls, Mont.

SECURITY BENEFIT ASSOCIATION, THE, 700 Harrison, Topeka, Kansas.
J. M. Kirkpatrick, President; J. H. Abrahams, Secretary.

SERB NATIONAL FEDERATION, 3414 Fifth Ave., Pittsburgh 13, Pa.
L. C. Christopher, President; B. M. Pekich, Secretary.

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Vincent Cainkar, President; F. A. Vicer, Secretary.

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E. B. Hauke, President; K. R. Anderson, Secretary.
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John V. Rompotl, President; M. L. Hromadka, Secretary.
Joseph Wolesky, Organizer, 943 S. Oak St., Owatonna, Minn.

WOMAN'S BENEFIT ASSOCIATION, W. B. A. Building, Port Huron, Mich.
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Mrs. Salome Stafford, State Field Director, P. O. Box 290, Great Falls, Montana.

WOMEN'S CATHOLIC ORDER OF FORESTERS, 140 North Dearborn St., Chicago 2, Ill.
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WOODMEN OF THE WORLD, 1447 Tremont Place, Denver 2, Colo.
Troy W. Midkiff, President; Rudolph D. Longmire, Secretary.

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Frank Schrupp, President; Charles E. Jones, Secretary.

BEAVERHEAD COUNTY BENEVOLENT SOCIETY, 700 East Glendale St., Dillon, Mont.
Dr. F. H. Bimrose, President; Joseph C. Faller, Secretary.

BITTER ROOT VALLEY BENEVOLENT SOCIETY, Hamilton, Mont.
J. B. Ellis, President; Anthony Hork, Secretary.

COMMUNITY MUTUAL BENEFIT ASSOCIATION, 414 Second St., Whitefish, Mont.
Dr. R. M. Stewart, Director; Russell A. M. Abell, Secretary.

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GLACIER BENEVOLENT ASSOCIATION, 20 Third St., Kalispell, Mont.
Arvesta Graves, President; A. J. Casey, Secretary.

GREAT FALLS BENEVOLENT SOCIETY, 1307 Central Ave., Great Falls, Mont.
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LAKE COUNTY BENEFIT SOCIETY, Polson, Mont.
Godfrey Johnson, President; H. R. Resner, Secretary.

MILES CITY BENEVOLENT SOCIETY, 16 So. Sixth St., Miles City, Mont.
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NORTHERN BENEFIT ASSOCIATION, Chinook, Mont.
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M. A. Clayton, President; A. A. Divine, Secretary.

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O. R. McColley, President; W. J. Soderlind, Secretary.

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S. W. Swenson, President; H. A. Fisher, Secretary.

WESTERN BENEFIT ASSOCIATION, P. O. Box 1472, Missoula, Mont.
Mrs. W. M. Palmer, President; Wellington M. Palmer, Secretary.

WHITEFISH BENEVOLENT SOCIETY, THE, 345 O'Brien Ave., Whitefish, Mont.
R. F. Haines, President; Nettye Kohlmeier, Secretary.

YELLOWSTONE BENEVOLENT SOCIETY, 425 Stapleton Bldg., Billings, Mont.
J. O. Terrell, President; A. W. Stow, Secretary.

CODE OF ETHICS

of the

National Association of Insurance Agents

I BELIEVE in the insurance business and its future, and that the American agent is the instrumentality through which it reaches its highest point and attains its widest distribution.

I WILL do my part to uphold and upbuild the American Agency System which has developed insurance to its present fundamental place in the economic fabric of our nation, and to my fellow-members of the NATIONAL ASSOCIATION OF INSURANCE AGENTS I pledge myself always to support right principles and oppose bad practices in the business.

I BELIEVE that these three have their distinct rights in our business: first, the Public; second, the Insurance Companies; and third, the Insurance Agents; and that the rights of the Public are paramount.

TO THE PUBLIC

I REGARD the insurance business as an honorable profession and realize that it affords me a distinct opportunity to serve society.

I WILL strive to render the full measure of service that should be expected from an intelligent, well-informed insurance man. Anything short of this would be a violation of the trust imposed in me.

I WILL thoroughly analyze the insurance needs of my clients and recommend the forms of indemnity best suited to these needs, faithfully advising as to the best insurance protection available.

I WILL do my part to help bring the public to a better understanding of insurance, always so conducting my business that the fullest light of publicity can be turned upon it.

I WILL consider it a duty to cooperate with the national, state and local authorities in the prevention of fire waste and accidents.

I WILL take an active part in recognized civic, charitable and philanthropic movements which contribute to the public good of my community.

TO THE COMPANIES

I WILL respect the authority vested in me to act in their behalf in serving the public, striving at all times to live up to the agreements made with my companies.

I WILL use care in the selection of risks, and do my utmost to merit the confidence of my companies by rendering them the fullest information attainable to enable them to underwrite their insurance intelligently; nor will I withhold any facts, that may come to my knowledge, detrimental to their interests.

I WILL expect my companies to give me the same fair treatment that I give to them, and will favor those companies that subscribe to the principles of the National Association of Insurance Agents and in the conduct of their business carry out these principles.

TO FELLOW MEMBERS

I PLEDGE myself to maintain friendly relations with other agencies in my community. I will compete with them on an honorable and fair basis, make no false statements, nor any misrepresentation by omission of facts, inference or subterfuge.

I WILL consider unethical, the obtaining of business by commercial bribery, coercion or unfair influence.

I WILL adhere to a strict observance of all insurance laws relative to the conduct of my business and will studiously avoid any practices which might cause the business adverse notoriety or disrepute.

I WILL cooperate in every reasonable way with my competitors for the betterment of the insurance business and its advancement to a still higher level of service.

Realizing that only by unselfish service can the insurance business have the public confidence it merits, I will at all times seek to elevate the standards of the insurance profession by governing all my business and community relations in accordance with the provisions of this Code and by inspiring others to do likewise.

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